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ABSTRACT

Developed by experienced migrant education teachers incorporating Sight and Sound Program concepts, this volume presents predrafted individual short-term Plan/Records for personal finance for secondary level students, plus step-by-step directions for their use by Oregon resource teachers, classroom teachers, and aides. This approach assumes that the migrant student will only be available for instruction for a short period of time, generally 2 to 6 weeks. Following a quick assessment, using available information, the teacher selects one or more short-term plans, each addressing a single content area and focusing on a single limited objective. The objective, a set of activities expected to lead to that objective, and a criterion statement are laid out on a single-page form, constituting the plan portion of the Plan/Record. The bottom part of the sheet contains a place to record if and when the criterion was met, who attests to this fact, and relevant comments, forming the record portion of the Plan/Record. The personal finance Plan/Records cover concepts such as reconciling a bank statement, credit card usage, understanding installment contracts, comparison shopping, completing state and federal income tax forms, types of insurance, reasons for marriage, responsibilities of having children, writing a resume, purchasing a house, comparing economic systems, investing in the stock market. (NEC)

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PREDRAFTED INDIVIDUAL SHORT - TERM PLAN/RECORDS

(SECONDARY LEVEL)

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PREDRAFTED INDIVIDUAL SHORT-TERM PLAN/RECORDS

DIRECTIONS FOR RESOURCE TEACHERS, TEACHERS AND AIDES

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September 1981

FUNDED BY
OREGON ESEA
I-M PROGRAM

INTRODUCTION

One of the problems that must be frequently faced in migrant education is that of providing instruction to the active migrant child who attends a particular school for only a short period of time. While the number of active migrants in Oregon is declining there is still a problem of considerable magnitude. In school year 1980-81 there were 5,489 active migrants out of a total of 9,797 eligible for the regular and summer term programs.

One method which appears promising as a means of addressing the active migrant child's individual needs is a technique called Individual Short-term Plan/Records. The use of this approach by teachers has gradually increased since being introduced four years ago. It is currently being used in various areas of the state. In this approach the teacher assumes that the student will only be available for instruction for a short period of time, generally two to six weeks. After a quick assessment, using whatever information is available, the teacher drafts one or more short-term plans. Each plan addresses a single content area and focuses on a single limited objective. The objective, a set of activities expected to lead to that objective, and a criterion statement are laid out on a single page form. This is the plan portion of the Plan/Record. The bottom part of the sheet contains a place to record if and when the criterion was met, who attests to this fact, and any relevant comments. This constitutes the record portion of the Plan/Record.

As might be expected many teachers found numerous students with similar if not identical needs for specific instructional activities. This raised the possibility of pre-drafting Individual Short-term Plan/Records that could be used by the teacher with any student who had the particular need addressed by an objective. A group of five experienced migrant education teachers who had made extensive use of Individual Short-term Plan/Records and Sight and Sound was brought together to generate pre-drafted Plan/Records to cover situations which they felt were frequently encountered with active migrant children.

It was believed that Individual Short-term Plan/Records could be developed in the secondary level by using several Sight and Sound Program concepts. Various program concepts were chosen and the development of Individual Short-term Plan/Records in these areas began. The areas chosen were Communication Arts, Government, History, Mathematics, and Science.

The area of Personal Finance was also developed, despite not being a Sight and Sound concept. Because of the requests and necessity to produce this subject area, it was only appropriate to develop it at this time.

The Individual Short-term Plan/Records in this booklet will contain these areas:

- Communication Arts
- Government
- History
- Mathematics
- Personal Finance
- Science

In several plans, corresponding Sight and Sound concept numbers are listed to show the linkage of Short-term Plans to Sight and Sound concepts. This will greatly benefit the users of both the Sight and Sound Programs and Individual Short-term Plan/Records Project. In addition, to further combine programs and to have a flow of continuity, some of the Math programs will have Skills List numbers. The Skills List numbers are to be used for whatever purposes and in whatever ways are designated by the Migrant Education Service Center in Salem. For further information on Skills List matters contact Mr. Dan Santos of that office, phone 378-6853.

Several classroom teachers are to be acknowledged for their line efforts in developing these Individual Short-term Plan/Records. Almost all have had experience in writing single concept programs and have authored various Sight and Sound programs. These people are Barbara Griffin of Sprague High School who wrote all of the Communication Arts plans; Maria Hinojosa of Marion County was responsible for writing the Government and History plans; Robert Dedrick of Silverton Union High School developed the Mathematics plans; Jinny Carter of McKay High School wrote the Personal Finance plans; and James Brueckner of Silverton Union High School wrote the Science Programs. Technical assistance and coordination of the secondary level programs was performed by Merced Flores, M.E.S.C. Secondary Curriculum Development Specialist. Bill Savard of the Northwest Regional Educational Laboratory served as a consultant. A special thanks goes to Doreen Lucero and Gayle Jolliffe who spent many hours typing these Short-term Plans.

Directions for Resource Teacher:

If you are a resource teacher, either traveling or working from a fixed location, who works through regular classroom teachers or aides you have the option of using either the loose-leaf reproducible version or the bound booklet version of the pre-drafted Individual Short-term Plan/Records.

In order to use the loose-leaf version you will need access to a xerox or other easy to use duplicating machine to replenish your initial stock of pre-drafted Individual Short-term Plan/Records. Your initial stock consists of 10 copies of each Plan/Record. Whenever your stock drops to three or less copies of any one Plan/Record simply xerox the required number and put them into the correct place in your folder.

Step I

Carefully review the entire set of pre-drafted Plan/Records. Being thoroughly familar with the content will greatly increase your ability to use them efficiently. Remeber, these pre-drafted Plan/Records are not your only tools. You will have to decide when and when not to use them.

Step II

Consult with the teacher or aide who will be working directly with the child. If possible work with or at least observe the child. Review the range of possible Plan/Records that could be used with the child in question at this particular point in time. Jointly select one or more Plan/Records. Discuss and decide upon the time period to be covered. Keep it as short as practical. Fill in the dates. Discuss the activities. Check to see that proper materials are available. If not, take action to obtain them. Carefully review the criterion statement, make certain that the teacher (or aide) understands it. Leave the Plan/Record with the teacher (or aide) with the understanding that you will be checking on it on your next visit. Arrange for telephone consultation in case there are problems in the meantime.

Step III

As Individual Short-term Plan/Records are completed have the teacher (or aide) fill out the rating form on the back of each one. Then collect them in chronological order by location. At the end of the term they will be summarized on a regular Individual Short-term Plan/Record Summary Sheet (Form OF 9). The Project Coordinator will discuss data collection procedures further with you individually.

Directions for Classroom Teachers (and Aides) Who Provide Direct Instruction to Students:

As a classroom teacher you will most likely be using the bound booklet version of the pre-drafted Individual Short-term Plan/Records, UNLESS you work under the direction of a resource teacher and a decision has been made to try the loose-leaf version. The content of both versions is the same. We are trying both in different locations so as to learn the advantages of the different formats. The following directions apply to the bound booklet version.

Step I

Carefully examine each of the six booklets (Communication Arts, Government, History, Mathematics, Personal Finance, and Science) to become thoroughly familiar with their content. If a child has educational problems in either of these areas, select the appropriate booklet(s) and enter his name and other identifying information on the cover. The Plan/Records in the booklets are arranged roughly in order of difficulty but they do not constitute an iron-bound sequence. Feel free to vary the order and to skip items. Each of these students need many skills. Our task for the moment is to find one or more appropriate tasks he needs to undertake now and to get underway with it immediately. As these tasks are completed another can be started.

Step II

The criterion statements at the bottom of each sheet can be used in a bracketing technique to find an appropriate place to start with the student. After talking with the student select a sheet near the front of the booklet. Informally test him against the criterion statement. If he accomplishes it easily, try something considerably more difficult from the back of the booklet, if that is too hard try something toward the middle, and so on until you have reached a decision as to what might be appropriate.

Step III

After you have selected one or more appropriate Plan/Records simply enter the planned dates at the top of the sheet and get under way with the activities.

Step IV

At the end of the designated time period, or sooner if the student seems to be making rapid progress, check (test) the child according to the criterion statement at the bottom of the sheet. If the child meets the criterion (i.e., passes the test) record that fact by checking the YES space and dating and signing in the designated places. If he does not meet the criterion, do the same after checking the NO space. Enter the total days the student participated out of the total actual school days in the planned period. Then fill in the rating form on the back of the Plan/Record.

Step V

Review your results. Was the task clearly too hard? Too easy? Should you have allowed more time? Less time? Was he absent so much that he could not be expected to meet the criterion? With these questions and your answers in mind start the selection process for the next Plan/Record. In some cases you may want to modify a Plan/Record. To do so simply write directly on the sheet. In extreme cases you may want to create a whole new Plan/Record. Blank forms for that purpose are provided at the back of the booklets. It is suggested that you gain some experience with the pre-drafted Plan/Records before creating new ones. How much experience is sufficient is a matter for your judgment.

Step VI

Accumulate the completed Plan/Records by leaving them right in the booklets. Keep the booklets even if the student leaves the school. At the end of the term all of the Plan/Records will be summarized. Your resource teacher, someone from the area office, or the Project Coordinator will help you with the summary at that time.

Sources

Many of the sources you may want to use are listed or attached on the Individual Short-term Plans. Since many of the plans were developed to go along with the Sight and Sound filmstrip/cassette program, you may want to use or acquire these programs. Sight and Sound Program information is available by calling Merced Flores at 378-6853. Do not feel obligated to use the listed materials. These are only suggestions.

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Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______________
Last **First** **or**
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to spell, define and use the following banking words in a sentence.

Activities: What will be done, when, how much (time), by whom?

Given the following words, the students will spell, define and use the words in a sentence. (Dictionary or personal finance text for a reference.)

Bank Statement
Cancelled Checks
Check
Deposit Slip
Drawee
Drawer
Outstanding Checks
Overdrawn
Reconciliation Statement
Service Charges

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define the words on a written test with 90% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________ ______________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ to __________

Student Name ______________________________ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will understand the advantages and disadvantages of having a checking account.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will give the students the following information:

Advantages of a checking account

1. It is safer to carry than cash
2. It is convenient
3. It is a good way to keep records

Disadvantages of a checking account

1. You must have identification
2. Checks can't be cashed
3. Service charges and check cost
4. Overdrawing at the bank

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to identify all of the advantages and disadvantages of a checking account with 100% accuracy on a written test.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: **Yes** __________ **No** __________ **Date** __________

Teacher: ______________________ ______________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Age ______
Last First or
Grade ______

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to name the parts of a check.

Activities: What will be done, when, how much (time), by whom?

Using a check as an example, the teacher will label the various parts of a check: Name, address, telephone number of account holder, bank number, Federal Reserve number, date, check number, payee, Federal Reserve Area, city, account number and payer. Resources: Call a local bank.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the 12 parts of a check with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ to ____________

Student Name ____________ Last ____________ First ____________ **Age or Grade** ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to write a check.

Activities: What will be done, when, how much (time), by whom?

Given a blank check the teacher will demonstrate the proper way to write a check.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to write a check with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____________ Signature ____________ Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to pay bills if given a list of expenses.

Activities: What will be done, when, how much (time), by whom?

Given a checkbook kit (check with a U.S. Bank) the student will be able to pay bills with checks. If a bank kit is not available, checks may be drawn on a ditto. Give the students a list of bills, a beginning balance, deposits, and a service charge.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will complete the check kit with 100% accuracy.

Total Days Participation ____________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

Form OF 8

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ______________

Student Name ____ **Age** ____________
Last First or
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to fill out a deposit slip.

Activities: What will be done, when, how much (time), by whom?

When given a deposit slip, the student will be able to fill out the date, total sum of money to be deposited, and the amount of cash to be received.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to fill out a deposit slip with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ to ____________

Student Name ______________________________ **Age** ________
Last First or
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to deduct checks and add deposits if given a beginning balance. The student will determine the ending balance.

Activities: What will be done, when, how much (time), by whom?

Given a starting balance of $150.00 the student will subtract all checks'.

$56.52, $24.95, $29.18, $45.19, and $27.50. Deposits include $87.92 and $58.91.

Service charge is $2.50.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to determine the balance with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ___________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to reconcile a bank statement.

Activities: What will be done, when, how much (time), by whom?

If given a bank statement, the student will be able to reconcile the statement with the checkbook balance. Students need to identify checks which have not been returned to the bank or any deposits not recorded. Service charges must also be deducted.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Students will be able to reconcile a statement with 100% accuracy.

Total Days Participation ______________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________________________ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the following payroll vocabulary words.

Activities: **What will be done, when, how much (time), by whom?**

The student will be able to spell, define, and use the payroll vocabulary in a sentence. (Personal finance text or dictionary for a reference)

Regular Pay
Hourly Rate
Regular Hours
Overtime Pay
Time and a half
Marital Status
Union Dues
Retirement

State Income Tax
Workmen's Compensation
Social Security
Overtime Rate
Overtime Hours
Federal Income Tax
Insurance

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to spell, define, and use the following words in a sentence with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Last** **First** **Age or Grade** ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the difference between gross and net pay and know what fixed deductions are.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information:

Gross pay - money made before deductions are taken out.

Net Pay - money after deductions are taken out.

Fixed Deductions: (Deductions which must be taken out of a paycheck)
Federal Insurance Contributions Act (FICA) - about 7%

Federal Tax - approximately 13% of gross pay.

State Tax - approximately 8% of gross pay.

Workman's Compensation - eight cents per day for each day worked. Employer pays so many dollars for each $100.00 paid to employee, according to how hazardous the job is.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to define net and gross pay and list the four fixed deductions with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________
Signature **Title**

Form OF 2

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Last** **First** **Age** ____________ **or** **Grade** ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to read a W-2 form.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given a W-2 form, which lists the amount of Federal and State Taxes which have been taken out of the pay check for the year.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

On a written test, the student will be able to identify State and Federal tax withheld, by using a W-2 form, with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________ (Last) ______________ (First) **Age or Grade** ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to fill out a W-4 form and determine employee's withholding allowance.

Activities: **What will be done, when, how much (time), by whom?**

Following teacher directions, the student will be able to fill out a W-4 form. A person claiming "zero" will receive a smaller check than a person claiming "one." Fewer taxes will be taken out of a check if "one" is claimed. At tax time, the person claiming zero, may receive a refund and the person claiming "one" may have to pay taxes, depending upon how much was earned that year.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to fill out a W-4 form with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________ (Signature) ______________ (Title)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ to ______

Student Name ______ **Age or Grade** ______
Last First

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to determine the monthly gross salary for an individual.

Activities: What will be done, when, how much (time), by whom?

Given the hourly wage and the number of hours worked per week, the student will be able to calculate the gross pay for a month. Example: Bud worked 40 hours a week at $3.35 an hour. How much did he earn in one month?

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to determine the gross salary of an individual with 100% accuracy.

Total Days Participation ______ out of a possible ______

Criterion Attained: Yes ______ No ______ Date ______

Teacher: ______
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates ____________ **to** ____________

Student Name ______________________________ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to compute the yearly gross salary for an individual.

Activities: What will be done, when, how much (time), by whom?

Given the monthly gross salary for an individual, the student will be able to determine the yearly gross income.

Example: Bud grosses $536.00 a month. How much does he gross a year?

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to compute the yearly gross income with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes __________ No __________ Date __________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ ______________ **Age** ______________
Last **First** **or**
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to list the flexible deductions which may be deducted from gross income. The student will also know the difference between fixed and flexible deductions.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed that Flexible Deductions are deductions which are optional. Fixed deductions must be deducted: State, Federal, FICA & Workmen's Compensation

Flexible Deductions:

Credit Union, Health/Life Insurance, Automatic Savings, United Way, Union Dues

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will list the flexible deductions and be able to determine the difference between fixed and flexible deductions with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________ ______________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______________
Last First or
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to determine net pay by deducting the four fixed deductions from gross pay.

Activities: **What will be done, when, how much (time), by whom?**

Given $1000.00 gross pay, the student will deduct the four fixed deductions with approximate percentages.

Federal Tax 13%	State Tax 8%	FICA 7%	Workmen's Compensation $.08 per day worked
1000.00	1000.00	1000.00	21 days worked
x .13	x .08	x .07	x.08
130.0000	80.0000	70.0000	1.68

1000.00
-130.00
870.00
- 80.00
790.00
- 70.00
720.00
- 1.68
718.32 NET PAY

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to determine net pay if given gross pay with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ______________________________ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the definition of credit and be able to give examples of credit use.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following definition:

"Credit is the right to pay at a future date for immediate use of goods, services, or money."

Given several examples, the student will be able to decide if credit is being used.

Examples:

Filling up your car with gas and using a Shell Card.

Taking money out of savings to put in checking.

Borrowing a long dress in exchange for driving your older sister's car.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to write the definition of credit and write several examples of credit with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ to __________

Student Name ______________________________ **Age** ________
Last First
or Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to define credit vocabulary.

Activities: What will be done, when, how much (time), by whom?

Given the following credit terms, the student will be able to define the words and use them in a sentence with the use of a dictionary or personal finance text:

Character
Revolving account
capacity
installment plan
collateral
borrower
capitol
30 day account

finance charge
co-signer
credit plan
credit card
credit rating
credit reference
creditor

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define the credit terms with 100% accuracy on a written test.

Total Days Participation __________ out of a possible __________

Criterion Attained: Yes __________ No __________ Date __________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ to ______

Student Name ______ Last First **Age** ______ or **Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to decide if buying on credit is a good decision.

Activities: What will be done, when, how much (time), by whom?

Given several examples, the student will be able to determine if credit buying is wise, by using the following criteria:

1. Items purchased with credit should be necessary items.
2. Credit should not cause one to be unable to pay fixed expenses.
3. Money should be set aside for emergencies before using credit.
4. Amount of income allocated for credit should be predetermined and should not be exceeded.
5. The purchased item should not depreciate to the extent that it is worthless before the last payment is made.
6. Because credit buying is more costly, purchased items should be those which merit the additional cost.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Given several family situations the student will be able to determine if credit buying is wise, with 100% accuracy.

Total Days Participation ______ out of a possible ______

Criterion Attained: Yes ______ No ______ Date ______

Teacher: ______ Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** ____________

For Dates ______________ **to** ________________

Student Name ____ **Age** __________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to list the desired attributes one should have in order to use credit and also the undesirable traits one should not have if seeking credit.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information:

Desirable Attributes	Undesirable Attributes
Control Spending	Have unsteady job and income
Pay bills on time	Don't pay bills when due
Have steady job and income	Impulse buying
Budget	Can't resist buying items you don't need
Have money for emergencies	Can't make ends meet
Live within income	

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to list the desired and undesired attributes of a person seeking credit with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: **Yes** ___________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ to ____________

Student Name ____________ Last ____________ First ____________ **Age** ________ or **Grade** ________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to determine if credit should be given in certain instances.

Activities: What will be done, when, how much (time), by whom?

Given several financial situations, the student will be able to decide if the persons should be granted credit, based on the six considerations of lenders.

Examples:

Single parent, 2 children
Teacher 18,000 year
buying home
buying car
1200.00 in bank

Waitress
no savings
1 child, divorced
drunken driving
changes jobs frequently

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to decide if several financial situations should be granted credit with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____________ Signature ____________ Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ____________ **to** ________________

Student Name ____ **Age** ____________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to list the ways to establish a credit rating.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information which should help one obtain credit:

A young person may need a co-signer, such as a parent or guardian in order to obtain a loan.

Open a savings account or a checking account
Obtain a small loan or buy an item on the installment plan with a co-signer
Obtain a credit card with a co-signer

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to list the ways a young person obtains credit with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: **Yes** __________ **No** ____________ **Date** ____________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ **to** ______

Student Name ______ Last First **Age or Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to identify the advantages and disadvantages of using credit.

Activities: What will be done, when, how much (time), by whom?

The student will be given the following information:

Advantages of credit:

Enjoy an item while paying for it and raise living standard
Handy in emergencies
Establishes a credit rating
Convenient
Don't have to carry cash

Disadvantages of Credit:

Must pay finance charge for use of credit
Easy to overspend
Spending money before you have it could result in poor credit rating
Buy items that are not needed
Could limit shopping to places where credit is established

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to compare the advantages and disadvantages of using credit on a written test with 100% accuracy.

Total Days Participation ______ out of a possible ______

Criterion Attained: Yes ______ No ______ Date ______

Teacher: ______
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ (**Last**, **First**) **Age** ______ **or Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to name four items concerning a credit card.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information:

Credit cards may be used as identification
Allows owner to purchase goods and pay later
Buyer may pay full amount with no interest or make a partial payment with a finance charge
A credit limit is set per credit card

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name four items concerning a credit card with 100% accuracy on a written test.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______ **No** ______ **Date** ______

Teacher: ______________ (**Signature**, **Title**)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age or Grade** ____________
Last **First**

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know and explain the two kinds of credit cards; single purpose or multi-purpose.

Activities: What will be done, when, how much (time), by whom?

The student will be given the following information:

A credit card given by a single business or department store is a card which can be used only where issued.

Examples: JC Penney's, Texaco, Meier and Frank, Shell Oil, etc.

A credit card which can be used for multiple items and at various places, is usually available at banks or other such companies.

Examples include: VISA, Master Card, American Express Company, etc.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

If given a list of various places and items, the student will be able to determine if the credit card is a single purpose or multipurpose credit card with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ____________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to determine the ways a credit card should be used as well as how a credit card should not be used.

Activities: What will be done, when, how much (time), by whom?

The student will be given the following information:

In order to have a credit card one must: have a budget and stay within that budget, decide if the desired item is really needed and if money will be available to pay the debt, avoid finance charges if possible, determine amount of income which should be allocated for credit.

One should not:

Buy unneeded items, avoid paying off balance which leads to tremendous finance charges, buy items which won't be worth the valued amount by the time the debt is paid, overextend.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will able to list two ways a credit card should be used and two ways a credit card should not be abused with 100% accuracy.

Total Days Participation ______________ out of a possible ____________________

Criterion Attained: Yes ____________ No ______________ Date ________________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________________________ **Age** ______________
Last **First** **or**
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the six considerations of lenders for obtaining credit.

Activities: **What will be done, when, how much (time), by whom?**

Given the following, the student will be able to determine what lenders consider important when a person desires credit:

Character - responsible attitude when buying bills
Capacity - being able to repay the loan
Capital - property valued more than debt
Conditions - terms between borrower and lender
Collateral - possessions which can be used as security
Common Sense - being able to use credit wisely and correctly

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will name and define the above on a written test with 100% accuracy

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ District: ______ Area ______

For Dates ______ to ______

Student Name ______ Last First Age ______ or Grade ______

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to list personal and economic factors which are considered when seeking credit.

Activities: What will be done, when, how much (time), by whom?

Personal Factors:

Present income and anticipated
Credit Rating
Length of Employment
Criminal Record
Personal Debts

Economic Factors:

Inflation
Interest Rate
Unemployment
Country's overall economic condition

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to list the personal and economic factors of credit with 100% accuracy.

Total Days Participation ______ out of a possible ______

Criterion Attained: Yes ______ No ______ Date ______

Teacher: ______
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M -- ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______________
Last First or
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to list the responsibilities of a consumer and a creditor.

Activities: What will be done, when, how much (time), by whom?

The student will be given the following information:

CONSUMER RESPONSIBILITIES TO CREDITOR

1. Make payments ontime
2. Don't overextend
3. Plan for emergencies
4. Don't buy items not needed
5. Contact creditor if unable to pay due to an emergency

CREDITOR RESPONSIBILITIES TO CONSUMER

1. Should not give credit if consumer can't afford it
2. Make credit records available to consumer
3. Present a printed copy of contract
4. Clear errors if they are made on credit records

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to list the consumer and creditor responsibilities on a written test, with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______________
Last First or
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to list sources of credit.

Activities: What will be done, when, how much (time), by whom?

Given the following credit sources, the student will be able to decide if the place of credit is a good choice:

Bank - slightly higher than Credit Union and Savings & Loan

Savings & Loan - slightly higher than a Credit Union

Credit Union - lowest interest rate, must be member of Credit Union

Finance Company - extremely high interest easy to obtain credit

Retail Store - service with item purchased

Pawn Shop - extremely high interest may lose item used for collateral

Loan Shark - illegal, dangerous, outrageous interest rates

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will name and define the above credit sources and decide which sources are good ways to obtain credit, on a written test, with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ____________ **to** ______________

Student Name ____ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the three different kinds of credit plans.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information:

30 day account - pay amount in full monthly, with no finance charge

Revolving account - pay minimum payments monthly, keep charging until credit limit is reached - called open end account

Installment plan - Down payment needed, regular equal monthly payments closed end account.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to identify the differences between the three types of savings plans with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: **District:** **Area**

For Dates **to**

Student Name Last First **Age or Grade**

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to determine how much of an income should be allocated for credit.

Activities: **What will be done, when, how much (time), by whom?**

Given the following, a student should be able to determine what amount of any income could be allocated for credit use:

1. Not more than 1/3 of remaining income (discretionary income) after paying bills (fixed expenses).
2. Not more than 20% of net income (take home pay).

The student will be given several family income situations to determine amount used for credit.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to compute how much income should be set aside for credit with 100% accuracy.

Total Days Participation **out of a possible**

Criterion Attained: **Yes** **No** **Date**

Teacher:
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ________________

Student Name ____ **Age** ____________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to read and understand an installment contract.

Activities: What will be done, when, how much (time), by whom?

The student will be given the following information:

$500.00 Cash price - actual price if paid in cash

$100.00 Cash down - amount of money as a down payment

$400.00 Unpaid balance - amount owed after paying cash down - actual amount to be financed

$ 75.00 Finance charge - cost of having credit

$575.00 Deferred payment price - cash price plus finance charge - total cost
$500.00 Cash price plus
$ 75.00 Finance charge

$457.00 Total amount of payments - amount financed which includes the finance charge

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to fill out an installment contract if given the above information with 100% accuracy.

Total Days Participation ______________ **out of a possible** ____________________

Criterion Attained: **Yes** ____________ **No** ______________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ______________________________ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to compute the dollar cost of using credit.

Activities: What will be done, when, how much (time), by whom?

Given several credit situations, the student will decide which source of credit has the best terms:

Cash price $300.00

Store A - no money down, $15.00 monthly, for 24 months.

Store B _ $60.00 down, $35.00 monthly, for 12 months.

Store C - $50.00 down, $10.00 monthly, for 48 months.

Store D - $100.00 down, $20.00 monthly for 12 months.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to compute the dollar cost of using credit with 100% accuracy and determine which situation has the best terms.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____
Signature Title

Form OF 3

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ______________

Student Name ____ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be informed of consumer rights concerning consumer purchases.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed of the following information:

A monthly statement must be sent to the consumer 14 days before the payment is due. The consumer has 60 days to correct an error on his bill. The creditor has 90 days to follow up on the situation. The bill must be paid during this time, except for the part of the bill in question. If there is no mistake the total bill must be paid. Defective goods can be returned or the consumer can withhold payments from the credit card company, if the item costs at least $50.00 and is purchased within 100 miles of home. If a consumer purchases something from a door to door salesperson, the contract may be cancelled within three days if the item cost is $25.00 or more. The money must be returned within 10 days.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

On a true and false test, the student will identify rights of a consumer with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ **to** __________

Student Name ______________________________ **Age** ________
Last First or
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to understand what items should be included in a consumer contract.

Activities: What will be done, when, how much (time), by whom?

The student will be given the following items included in a consumer contract according to the Truth In Lending Law:

buyer's name and address
cash price of goods
cash down payment
finance charge in dollars and total amount financed
annual percentage rate
charge for late payment
date payments are due
person or institution holding title
name and address of dealer
description of the item to be purchased
balance due
itemized fees
amount of each payment and total number of payments
prepayment penalty

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will identify each item on a written test and determine what should be included in a credit contract with 100% accuracy.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: Yes __________ No __________ Date __________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ to ______

Student Name ______ Last ______ First ______ **Age** ______ or **Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know about the Fair Credit Reporting Act.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information. The Fair Credit Reporting Act says consumers:

1. May read credit information if denied credit
2. May be told who has credit records
3. May have false information removed from credit record
4. May write a 100 word rebuttal to any credit dispute
5. May have credit report kept confidential
6. May sue agencies not reporting information correctly

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to list the rights a consumer has according to the Fair Credit Reporting Act with 100 % accuracy.

Total Days Participation ______ out of a possible ______

Criterion Attained: Yes ______ No ______ Date ______

Teacher: ______ Signature ______ Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ **to** __________

Student Name ______________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to determine unfair credit practices according to the Fair Credit Billing Act and the Truth In Lending Law.

Activities: **What will be done, when, how much (time), by whom?**

Given some examples, the student will decide if the practices are legal.

Examples:

You were not granted credit and your creditor will not give the reason.

Your stereo was repossessed and the store demands more money.

You signed a contract but the copies were not all the same.

The store charged you interest because you were late on your payments.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to decide with 100% accuracy, which practices are fraudulent.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: **Yes** __________ **No** __________ **Date** __________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be informed of the Equal Credit Opportunity Act.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information:

In 1976, a law was passed granting women equal credit rights where credit is concerned.

A persons sex or marital status can not keep a person from obtaining credit if the income is adequate.

An account can't be terminated because a person divorces, marries, or is widowed.

A joint account may be listed in both names if so desired.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

A student will determine with 100% accuracy the rights of consumers in the Equal Credit Opportunity Act. This will be done on a written test.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** __________ **No** __________ **Date** __________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to determine the amount of interest paid for a given item.

Activities: **What will be done, when, how much (time), by whom?**

Given the following information, the student will compute several interest problems.

I = P X R X T

Interest = Principal X Rate X Time

$300.00 principal
6% Rate monthly
24 months

$300 X .06 X 24 = $432.00 amount of interest paid plus principal

$18.00 monthly X 24 months

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will complete several interest problems with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** __________

For Dates ______________ to ______________

Student Name ______________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to determine steps to take when having credit difficulties.

Activities: **What will be done, when, how much (time), by whom?**

Given a family situation, the student will be able to determine a plan of action for a family in financial trouble.

1. Determine what amount of money should be allocated for credit.
2. Try to reduce living expenses if possible.
3. Set up a budget.
4. Take on a second job, return some of merchandise, etc.
5. Determine amount of money left to pay bills.
6. Allow creditors to know the problem and they may let you make reduced payments etc. Never avoid them.
7. Do not exceed your budget.
8. Contact Consumer Credit Counseling if the finances are still too much to handle. They help work out a plan for spending and can also help with your creditors.
9. You might also get advise from Welfare or Legal Aid.
10. Be sure you are not dealing with debt adjustors who act as a middlemen and charge high fees.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Given several family situations, the student will be able to decide what steps a family should take to meet financial obligations.

Total Days Participation __________ **out of a possible** ______________

Criterion Attained: **Yes** __________ **No** __________ **Date** __________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______________
Last **First** **or**
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to tell the steps involved for the lender when payments are not made on financed items.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed that:

If payments are missed, the store or lender can repossess the item. You must still pay the remaining amount owed. If lender sells article for a profit, you get the profit.

Example: You owe $500.00 on your stereo and the lender repossesses it and sells it for $600.00. You should get the remaining $100.00.

If the article is repossessed and sold for less than the amount you owe, then you must pay the difference.

Example: You owe $600.00 and the stereo is repossessed. It is sold by the lender for $300.00. You still must pay $300.00. The lender can garnish your wages by taking you to court. The judge can grant a court order to authorize your employer to pay a portion of your wages to the lender until your debt is paid.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to determine the steps involved with missed payments on a written test with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ Last ______________ First ______________ **Age** ______ **or Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will become familiar with bankruptcy as a last alternative.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed that:

Bankruptcy is the legal process of handling extreme financial situations. A petition must be filed in a federal court by the debtor or the creditor. The court then takes all of the debtors assets and liquidates them. The money is given to the creditors.

However - It is a last resort!

- All assets are lost.
- Must remain in credit reports for 14 yrs.
- Ruins credit and possible job
- Not socially acceptable
- Must pay legal fees and taxes

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to write a paragraph explaining why bankruptcy is a last alternative with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________ **Signature** ______________ **Title**

Form OF 8

Individual Student Short Term Plan/Record
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School: ____________ District: ____________ Area ____________

For Dates ____________ to ____________

Student Name ____________ Last ____________ First ____________ Age ______ or Grade ______

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will examine different types of stores.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform the student of various types of stores:

Discount stores: Offers lower prices, has store brand items and may sell name brands for less. Larger population of customers, so prices can be lowered. Example - K-Mart.

Department Store: Usually is higher priced than discount store, but often has sales and a bargain department. Example: Meier & Frank.

Secondhand Store: Sometimes called Thrift Store, sells used items. Example: Goodwill Industry.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to list the three types of stores and give an example of each with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____________ Signature ____________ Title

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Individual Student Short Term Plan/Record
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School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______________
Last First or
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the definition of advertising.

Activities: What will be done, when, how much (time), by whom?

The student will be given the following definition:

Advertising is communication from a manufacturer or seller to consumers about products or services.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to write the definition of advertising from memory with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________
Signature Title

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Individual Student Short Term Plan/Record
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For Dates ______ **to** ______

Student Name ______ **Age** ______
Last **First** **or**
Grade ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the advantages and disadvantages of advertising for the consumer.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed of the following:

Advantages:

Advertising can provide information about new products and services available to the consumer, identify sources of new products and services and compare products.

Disadvantages:

Increases the cost of products, uses appeals which tends to influence the consumer, may be misleading.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to compare the advantages and disadvantages of advertising on a written test with 100% accuracy.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: **Yes** ______ **No** ______ **Date** ______

Teacher: ______
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ______________________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the types of advertising consumers see daily.

Activities: What will be done, when, how much (time), by whom?

The student will be informed of the following:

Periodical Advertising: Ads which appear in newspaper, magazines and directories.

Examples: Product ads, supermarket ads, retail store ads, classified ads.

The student will find an example of each type of ad in a newspaper or magazine.
Example: A product ad would be found in a magazine (such as a perfume ad).

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will find an example of each type of ad in a newspaper or magazine with 100% accuracy.

Total Days Participation ____________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
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School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the types of advertising consumers see or hear daily and how much they affect the consumer.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed of the following:

The most popular forms of advertising are television and radio commercials.

Television advertises products, restaurants, cars, tires etc.

Radio advertises restaurants, clothes, community events, records, products, etc.

Outdoor billboards and signs - milk or liquor products.

Store front signs - displays sales.

The student will watch two hours of TV or one hour of TV and listen to one hour of radio. All the commercials during that time period must be listed and the type of commercial.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Students should count how many billboards are available in a two mile radius. Presentation of the report will indicate that the objective was completed.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

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Individual Student Short Term Plan/Record
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School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ________

Last **First** **or**

Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be informed about direct advertising.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that:

Direct advertising is advertising through the mail to a potential group of buyers.

It may be in the form of a letter, in a catalog, in inserts, or calendars.

Students will locate forms of direct advertising and bring them to class.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

On a written quiz, the student will define direct advertising and give examples of it with 100% accuracy.

Total Days Participation ______________ out of a possible ____________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____

Signature **Title**

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Individual Student Short Term Plan/Record
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School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ to ____________

Student Name ____________ Last ____________ First ____________ **Age** ______ or **Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the nine advertising techniques used to persuade consumers to buy products.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information:

Information: Ads to inform consumer, very direct information (Lawn mower).

Status: You'll be one of the best if you use our product (car commercial - Porche).

Peer approval: If you want friends, use our product. If you don't, you'll offend those around you (toothpaste, mouthwash, deoderant).

Hero endorsement: Use our product, you'll be like - Pete Rose, Aqua Velva, Wilt Chamberlain, VW Rabbit.

Sexual attraction: Use our product and opposite sex will go for you (Closeup toothpaste, Ultrabrite toothpaste, colognes, clothes).

Join the gang: Everyone is using product (Dr. Pepper).

Entertainment: To get your attention - you remember product by association.

Intelligence: If you use our product, you'll be sensible and smart and your own mind.

Independence: Think and act for yourself - be an individual.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the nine advertising appeals and give examples of each with 100% accuracy on a written test. The student will also be able to recognize appeals used in various ads.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________ Signature ____________ Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ________________________ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn what important elements should be included in an ad.

Activities: **What will be done, when, how much (time), by whom?**

After finding various examples of grocery ads, retail store ads, and product ads, the student will determine what characteristics seem to be important in the ads.

Examples:

Eye catching slogans
Eye catching pictures, colors, etc.
Where to buy product
What product is
Use of product
Price

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to design a grocery ad, a retail store ad and a product ad. Ads will be presented and explained orally with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ________ **No** ________ **Date** ________

Teacher: ________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ **to** ______

Student Name ______ **Age** ______
Last First **or**
Grade ______

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will write a classified ad.

Activities: What will be done, when, how much (time), by whom?

Given all the elements of a classified ad, the student will be able to write an ad for selling a product and an ad for a product which is desired to buy.

The ad needs to include what the product is, a description of product, address or phone number, price (optional). The wording should be limited, but eye catching.

Example:

1978 Cream puff Camaro, mint condition, V-8, air, automatic, 376-4651. Make offer.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write a classified ad to sell a product and to buy a product with 100% accuracy.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: **Yes** ______ **No** ______ **Date** ______

Teacher: ______
Signature Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ to __________

Student Name ______________________________ **Age** ________
Last First or
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will create a radio commercial, with the purpose of selling a product kept in mind.

Activities: What will be done, when, how much (time), by whom?

With the use of tape recorders, students will create a catchy slogan and design a radio commercial. If recorders are not available, the commercial can be done "live."

Students should listen to radio commercials to get some ideas. Sound effects, music, etc., may be used. A script should be written. This could be an individual or a group project.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will present a radio commercial, either taped or live.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: Yes ________ **No** ________ **Date** ________

Teacher: ______________________________
Signature **Title**

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ to ______

Student Name ______ **Age** ______
Last First or
Grade ______

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will create a television commerical keeping in mind that the purpose of a commercial is to sell a product.

Activities: What will be done, when, how much (time), by whom?

If a video tape recorder is available it should be used. If not, the commercials can be performed "live."

By taking a certain product, or a made up product, the student should write a script, and determine what props and characters are needed. This can be done individually or in groups.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will present a television commercial.

Total Days Participation ______ out of a possible ______

Criterion Attained: Yes ______ No ______ Date ______

Teacher: ______
Signature Title

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Individual Student Short Term Plan/Record
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School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ ____________ **Age** ____________
Last First **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn how to comparison shop.

Activities: What will be done, when, how much (time), by whom?

The teacher will help the student determine how to comparison shop by developing a list through discussion.

Examples: Read ads, use phone book, ask friends, look at catalogs, go to more than one store, compare models, read labels, read warranties and guarantees, and look at the quality.

Also remember that it costs alot of money to drive all around buying a bargain here and a bargain there.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be given a product to price at different stores and use comparison shopping techniques.
Completion of the project will indicate the objective was reached.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________ ____________
Signature Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ **to** ______

Student Name ______ **Last** **First** **Age** ______ **or Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn how to use store ads for comparison shopping.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given some food store ads and told to ask the following questions:

Look at the brands of food in the ads. If they are canned goods, are they the same size can? What is the price difference? Do you like one brand more than the other? Will you pay the price difference? Does the store have other items you need? Is the store convenient from where you live?

Look at prices for the same item at several stores. What is the price difference? What is the difference in the size of the item? What is the brand? Which is the best buy? Is it convenient to go there to shop?

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to comparison shop by using store ads. Given a list of items to buy, the student will determine where the best buy is located in each case with 100% accuracy.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: **Yes** ______ **No** ______ **Date** ______

Teacher: ______
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ (**Last** / **First**) **Age or Grade** ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will become familiar with ways to plan for comparison shopping.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed of the following:

1. Make a shopping list.
2. Decide items you want to buy.
3. Decide how much you want to spend.
4. Buy items only on your list.
5. Don't shop for food when you are hungry. Everything looks more appealing.
6. Plan purchases of clothes. Decide where and when the clothes can be worn.
7. High priced items may not indicate that the quality is better.
8. Try to repair broken items if it would be cheaper than to buy a new item.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the eight tips of comparison shopping with 100% accuracy on a written test.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________ (**Signature** / **Title**)

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Individual Student Short Term Plan/Record
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School: ______ **District:** ______ **Area** ______

For Dates ______ to ______

Student Name ______ **Age** ______
Last First or
Grade ______

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know what is supposed to be on a label.

Activities: What will be done, when, how much (time), by whom?

The student will be informed what elements are supposed to be included in a label:

brand name
address of manufacturer
type of food
style
grade
weight
ingredients
directions
recipes

The ingredient listed first will be the one with the largest precentage of the product. The last item listed has the smallest amount.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to list all the items which should be listed on the label with 100% accuracy.

Total Days Participation ______ out of a possible ______

Criterion Attained: Yes ______ No ______ Date ______

Teacher: ______
Signature Title

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Individual Student Short Term Plan/Record
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School: ______ **District:** ______ **Area** ______

For Dates ______ to ______

Student Name ______ Last First **Age** ______ or **Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will become acquainted with unit pricing for food and know the units of measurement.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will review measurements with the student:

16 ounces = 1 pound
8 ounces = 1 cup
16 ounces = 1 pint
4 cups = 1 quart
2 pints = 1 quart
4 quarts = 1 gallon
8 pints = 1 gallon
16 cups = 1 gallon

When unit pricing, prices per ounce, per cup etc. are compared.

On the shelf below the item, is a label which will tell cost per unit.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will know unit measurements with 100% accuracy on a written test.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: **Yes** ______ **No** ______ **Date** ______

Teacher: ______
Signature Title

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For Dates __________ **to** __________

Student Name ______________________________ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn how to compare unit prices in order to find the bust buy.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will explain that in order to find the price per unit, you divide the price by the measurement. (The cost of the item is divided by the number of ounces, pounds, etc.) It is easier to change the cents to dollars. Example: 10¢ = $.10

If needed add zero's to make dividing less complicated. Example: $.10 = .1000

This is done if you need to carry out more places.

Example: How much does 1 oz. of pears cost if 16 oz. cost $1.30?

```
      .08125 or $.08 per ounce
16 )1.30000
    128
      20
      16
       40
       32
        80
        80
```

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Given some prices of items, the student will be able to find the unit price with 100% accuracy.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: **Yes** ________ **No** ________ **Date** ________

Teacher: ______________________________
Signature **Title**

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Individual Student Short Term Plan/Record
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School: ____________________ **District:** ____________________ **Area** __________

For Dates ______________ to ________________

Student Name ______________________________________ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn how to reduce food bills by using several tips.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will discuss with the student:

1. Plan your menu around sales - make shopping list.
2. Stock up on staples when they're on sale.
3. Don't buy items not on your shopping list.
4. Shop once a week and don't buy on impulse.
5. Don't take children shopping.
6. Large store will be able to offer lower prices than a small neighborhood store.
7. Do most of your shopping at one store if possible.
8. Don't shop specials from store to store or you will spend more on gas.
9. Buy food items only at supermarket. Non-food items are much more costly.
10. Compare name, house and store brands, comparing quality and unit pricing.
11. Serve less meat - substitute cheese, eggs, peanut butter etc.
12. Buy kinds of meat on sale.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name 10 of the food shopping tips with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will compare different types of stores and their prices.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will assign the student to go to a small neighborhood store and a chain grocery store, such as Safeway. If a chain store does not exist, have the student go to two different stores.

The student must plan a menu for two people for one week. Three meals must be eaten per day. Each meal must be from the Four Basic Foods (meat, poultry, dairy, fruits, and vegetables, and breads and cereals.). The student is to "shop" at the two different stores and write down the prices. A total price list must be given to see where it is more economical to shop. Grocery ads may be used to plan menus. A limit for the week is $75.00.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Completion of project is indication the objective was reached.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________________________ **Age** ________
Last First
or
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the difference between house brands, name brands, and generic brands.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will explain the differences between the House brand (store brand such as Fred Meyer's My Te Fine) Name brand (such as Delmonte) and Generic brand (no brand at all).

If possible, the teacher should bring one House brand, Generic, and Name brand can of green beans, peaches, and chili. The teacher should have students compare cut of beans and peaches, texture, number of beans and peaches per can etc. Number of chili beans vs meat should be compared. Prices are most important. Be sure to compare how many ounces are in each can.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Students will write an evaluation of which brand is the best buy after testing out the products. This is evidence of completion.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: **District:** **Area**

For Dates **to**

Student Name **Last** **First** **Age or Grade**

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know ways to make wise purchases when buying appliances.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will inform the student of the following:

1. If planning on buying an appliance, the consumer should look the item up in Consumer Reports Buying Guide, which will critique items according to brand, price, quality, and features.
2. Shop around and compare prices at the stores.
3. Shop for sales.
4. Buy an end of the year model.
5. Buy a floor model.
6. Check out the warranty or guarantee.
7. Check out the service department where the purchase would be made.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the seven ways of saving money when buying appliances wtih 100% accuracy.

Total Days Participation **out of a possible**

Criterion Attained: **Yes** **No** **Date**

Teacher: **Signature** **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ (**Last**) ______________ (**First**) **Age** ______ **or Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student know ways to save money when buying furniture.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that a consumer should:

1. Buy used furniture - want ads, second hand stores.
2. Never buy a rug unless it is on sale.
3. Put the best rugs in rooms which get the most wear.
4. Buy "unfinished" furniture.
5. Make curtains instead of buying them.
6. Use window shades and add decorative trim.
7. Buy a good mattress and box springs and don't worry about an elegant bed frame.
8. Go to garage sales.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the eight tips of saving money when buying furniture with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________ (**Signature**) ______________ (**Title**)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn ways to save money when buying clothes.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that:

1. Sewing clothes can save alot of money.
2. You don't need a new electric machine. A used treadle machine can do the job.
3. Shop for bargains for material - remnants.
4. If you buy, know how much you can spend.
5. Make a list of what you need.
6. Shop end of season sales.
7. Shop special sales.
8. Buy used clothes.
9. Buy children's clothes which allow for growing room.
10. Buy children's clothes which will allow for hard use and wear.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will name the 10 clothes buying tips with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ (**Last**) (**First**) **Age** ______ **or Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will become familiar with the tax vocabulary.

Activities: **What will be done, when, how much (time), by whom?**

The student will be able to spell, define and use the words in a sentence:

Revenue
Taxable
Tax
Regressive
Value
Assessed
Progressive
proportional
deduction
exemption
gross income
net income
Federal income
State income tax
Refund
W-2 form
W-4 form

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to spell, define and use the tax vocabulary in a sentence with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ________ **No** ________ **Date** ________

Teacher: ____________ (**Signature**) (**Title**)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ **to** __________

Student Name ______________________________ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will compare regressive, proportional and progressive taxes.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed of the three types of taxes:

Regressive: everyone pays the same amount regardless of income.

Proportional: everyone will pay the same proportion of tax. Example: 15% of income regardless of amount.

Progressive: people who make more money, pay more taxes.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to compare the three types of taxes with 100% accuracy.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: **Yes** __________ **No** __________ **Date** __________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ **to** ______

Student Name ______ (Last) ______ (First) **Age** ______ **or Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know from where the state taxes come.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed from where taxes are collected:

Income Tax 72.4%
Corporate Income and Excise Tax 10.8%
Other taxes 7.6%
Liquor sales 3%
Federal tax sharing 2.5%
Interest earnings 2%
Other income such as licenses .14%

(The student might make a chart.)

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name from where taxes come with 80% accuracy.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: **Yes** ______ **No** ______ **Date** ______

Teacher: ______ (Signature) ______ (Title)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ (**Last**) ____________ (**First**) **Age or Grade** ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to name where the state tax money is spent.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed where our tax money goes:

Education 50.1%
Human Resources 25.8%
Refund Programs
Property Tax
Elderly Rental Assistance
Weatherization
9.7%

Other 4.9%
Administration 3.3%
Natural Resources 2%
Consumer Services 1.2%
Safety 1%
Courts .10%
Transportation .05%

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name where the tax money goes with 80% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________ (**Signature**) ____________ (**Title**)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ **to** ______

Student Name ______ **Age** ______
Last **First** **or**
Grade ______

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will research the history of Oregon taxes.

Activities: What will be done, when, how much (time), by whom?

The teacher will assign the student to research Oregon's tax history. Encyclopedia's may be used or The Tax Jungle Book from the Oregon Department of Revenue, State Office Building Salem, Oregon, 97310

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Presentation of the report will be indication of objective achievement.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: Yes ______ **No** ______ **Date** ______

Teacher: ______
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________ (Last) ______________ (First) **Age or Grade** ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to fill out an Oregon Tax Form with the teacher's help.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given a sample problem with a W-2 form. He will be able to fill out an Oregon Tax Form. The W-2 form should have all of the needed information. The Oregon Income Tax Booklet explains exactly how to fill out the form. The teacher will help him fill out the tax form.

Oregon Tax Booklets may be obtained from the Oregon Department of Revenue, State Office Building, Salem, OR 97310.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

With the teachers help the student will fill out an Oregon Tax form with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________ (Signature) ______________ (Title)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will fill out an Oregon Tax Form.

Activities: What will be done, when, how much (time), by whom?

The student will fill out an Oregon Tax Form, after being given a sample problem, a W-2 Form and a Tax Booklet.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to fill out an Oregon Tax Form with 100% accuracy.

Total Days Participation ____________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________________________ (Last / First) **Age** ______ **or Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will understand from where Federal Taxes come.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will inform the students that Federal Taxes come from:

Social Insurances Taxes
Exise Taxes
Borrowing
Corporation Income Tax
Individual Income Tax - largest percentage
Other

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to determine from where the Federal taxes come with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ____________ to ______________

Student Name ____ **Age** ____________
Last First **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to tell where Federal Tax money is spent.

Activities: **What will be done, when, how much (time), by whom?**

The student will be able to explain where Federal Tax money is spent, after teacher explanation. (Or student research could be done.)

Income Security
National Defense
Health
Net Interest
Education, Training, and Social Services
Veterans
Other

Transportation
Commerce and Housing
Energy
Agriculture
International Affairs
Natural Resources
Science Space and Technology

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name where the Federal Income Tax money goes with 70% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Age ______________
Last First or
Grade ______________

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will become familiar with the Federal Tax history.

Activities: What will be done, when, how much (time), by whom?

Through the use of research, or by reading Understanding Taxes, (available from the Internal Revenue, Portland, OR.) the student will know how taxes come about, why we have them, and when the first income tax was imposed.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to give a one page summary of Federal Tax History. Completion is evidence of goal achievement.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ ______________ **Age** ______________
Last **First** **or**
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will understand the "pay as you go" principal of income tax.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that the government feels it would be easier for individuals to have state and federal taxes deducted from monthly-paychecks, than to have to pay all the money in one lump sum. Therefore, individuals pay as they earn the money and the differences are determined by the end of the tax year, which is April 15.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will explain the "pay as you go" principal with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ______________

Student Name ____ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will understand the concept of voluntary compliance.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed:

Voluntary compliance means that the taxpayer will voluntarily choose or comply to the responsibility of filling out his income tax and filing by April 15 of every year. This also means that the taxpayer must either pay more taxes or request a refund by that date.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to define voluntary compliance with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____
Signature **Title**

Form OP 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ______________

Student Name ____ **Age** ____________
Last First **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to fill out the 1040A Federal Income Tax Form with the teacher's help.

Activities: What will be done, when, how much (time), by whom?

Given the 1040A Federal Income Tax Form and a booklet Understanding Taxes, the teacher will instruct the student as how to fill the form out. All of the instructions are on the form and in the booklet. The teacher should give the student a sample problem in the booklet or make one up. Booklets may be obtained from the Internal Revenue Service, Portland, OR.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to fill out a 1040A Form with the teachers help with 100% accuracy.

Total Days Participation ____________ **out of a possible** ______________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ to ______

Student Name ______ Last First **Age** ______ or **Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to fill out a 1040A Form independently.

Activities: What will be done, when, how much (time), by whom?

Given a sample problem, and a 1040A Form, the student will be able to fill out the form. The booklet Understanding Taxes is needed as well.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to fill out the 1040A Form with 100% accuracy.

Total Days Participation ______ out of a possible ______

Criterion Attained: Yes ______ No ______ Date ______

Teacher: ______
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will apply for a Social Security Card (if he does not already have one).

Activities: **What will be done, when, how much (time), by whom?**

The student will go to the local post office and request Form SS-5, which is an application for a Social Security Number. It must be filled out and mailed at the closest social security office. This must be done before a person can legally work.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will request a Social Security Form and mail it to the proper place with 100% accuracy.

Total Days Participation ______________ **out of a possible** __________________

Criterion Attained: **Yes** ____________ **No** ______________ **Date** ________________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** __________

For Dates ____________ **to** ______________

Student Name ____ **Age** __________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to fill out an application for Social Security.

Activities: What will be done, when, how much (time), by whom?

After requesting a Social Security application, the student will be able to fill it out after teacher explanation.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to fill out an application for a Social Security Card with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: Yes ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ________

For Dates ________ to ________

Student Name ______________________ Age ________
Last First or
Grade ________

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to define what a social security number is and its purposes.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform:

A Social Security number is a number which is assigned to you by the Social Security Administration. No one else will have a number similiar to yours.

The Social Security Administration keeps a record of your income on which you must pay a Social Security Tax. The tax is to help you when you retire. Presently it is being used to help people who are retired or disabled. The amount you earn will determine what your benefits will be.

The number also is your identification number for tax purposes.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will explain what a social security number is and the purpose of it with 100% accuracy.

Total Days Participation ________ out of a possible ________

Criterion Attained: Yes ________ No ________ Date ________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ (Last) ______________ (First) **Age or Grade** ______________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will understand the Social Security Act.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform:

The Social Security Act passed in 1935 has benefits which include:

Someone who is disabled
Payments to a family if the breadwinner dies (in some cases)
Health care (in some cases)
Retirement

The Social Security was designed to help with old age and unemployment.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain the Social Security Act with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________ (Signature) ______________ (Title)

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Age ______
Last First
or
Grade ______

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to explain Social Security benefits.

Activities: What will be done, when, how much (time), by whom?

Will explain:

A widow, or widower is eligible to receive benefits upon reaching the age of 60. If disabled, a widow or widower can have benefits upon reaching the age of 50.

If minor children are involved, benefits will be received until age 22, if in school.

Your parents may be eligible for benefits, if you supported them and you die.

Both a husband and wife can't receive benefits. You must choose which way you receive the most money - depending upon which one earned the most money.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the Social Security benefits with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age ___________
Last First or
Grade ___________

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn how to start getting Social Security Benefits.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform:

The person must apply at the Social Security Office in order to receive benefits. A death certificate must be produced and there is no waiting period. There is a five month waiting period if one is disabled.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain how a person starts receiving Social Security benefits with 100% accuracy.

Total Days Participation ______________ out of a possible ____________________

Criterion Attained: Yes ____________ No ______________ Date ________________

Teacher: ____
Signature Title

Form [illegible] 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will tell what the future of Social Security might be.

Activities: What will be done, when, how much (time), by whom?

The teacher could assign a student to do some research concerning Social Secruity, as it is very prominent in the newspapers.

Or the teacher could give the student some information.

Examples:

The number of retired people may soon outnumber the number of working people, as people are living longer. One alternative is to let people work longer. Ask the student for some of his ideas to save Social Security.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write a one page paper concerning the future of Social Security.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the vocabulary pertaining to insurance.

Activities: What will be done, when, how much (time), by whom?

The student will be able to spell, define and use the following insurance terms in a sentence with the use of a Personal Finance Text or a dictionary:

Beneficiary
Insurance
Benefits
Death
Hospitalization
Medical Services
Health Maintenance
Life
Term
Whole
Endowment
Property
Loss

Deductible
Theft
Liability
Auto
Premium
Damage
Uninsured driver
Comprehensive
Collision
Personal Injury Protection
Risks
Insurance advisor

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to spell, define, and use the insurance terms in a sentence with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Last ______________ First ______________ Age ______________ or Grade ______________

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the history of insurance in the United States.

Activities: What will be done, when, how much (time), by whom?

The student will research the history of insurance. Background information includes in the 18th Century, Ben Franklin advertised in his newspaper about risks of wooden structures. He had each one of his friends contribute an equal amount of money to set up an insurance fund. This spread the risks of any loss that occurred. The company, (named "Philadelphia Contributionship for Insurances of Houses From Loss By Fire") still exists today.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will research about insurance history. Completion of the report will be evidence that the objective was reached.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________ Signature ______________ Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Age ______________
Last First or
Grade ______________

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know what should be considered when planning an insurance program.

Activities: What will be done, when, how much (time), by whom?

The student be given the following information:

The consumer must: determine what insurance needs must be met, know what extent of coverage is needed, decide how much money can be spent, and insure the most important risks first.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name what should be considered when seeking insurance with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Last ______________ First ______________ Age ______ or Grade ______

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the four types of insurance and why people have insurance.

Activities: What will be done, when, how much (time), by whom?

The student will be told that: the four types of insurance are property, health, car, life.

The principal of insurance is that life is full of risks which include personal risks, property risks, and risk of fire, flood, theft, etc. In order to control some of the risks a person must endure, people "share the risk" with others. By everyone putting money in a "pool", (paying a premium) in case of a castastrophe, the persons are covered.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the four kinds of insurance and the principal of insurance with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________ Signature ______________ Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ________________

Student Name ______________________ (**Last**) ______________________ (**First**) **Age or Grade** ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

Students will be able to define the major types of life, health, property and auto insurance.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that the major types of insurance are:

Health Insurance - hospitalization, medical services, health maintenance

Life Insurance - term, whole, endowment

Property Insurance - damage, loss, or theft and liability

Auto Insurance - damage, liability, uninsured motorist, comprehensive, collision, and personal injury protection

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will define the major types of insurance with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ______________________ (**Signature**) ______________________ (**Title**)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ District: ____________ Area ____________

For Dates ____________ to ____________

Student Name ____________ Age ____________
Last First or
Grade ____________

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to name three types of Personal Insurance.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that Personal Insurance provides protection for your family. The three types of Personal Insurance are: Health or Medical Insurance, Disability Insurance, and Life Insurance.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the three kinds of Personal Insurance with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____________
Signature Title

Form OP 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ (Last) ____________ (First) **Age or Grade** ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the purpose of Life Insurance and the kinds available.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that Life Insurance is designed to leave money for one's family or for the purpose of investing. It is not great as an investment because the return is small. More money can be made through other means.

The three main types of insurances are Whole, Term and Endowment Life Insurance.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the purpose of Life Insurance and the three main types with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________ (Signature) ____________ (Title)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Last ______________ First ______________ Age ______ or Grade ______

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn which individuals need Life Insurance.

Activities: What will be done, when, how much (time), by whom?

The student will be told individuals who need Life Insurance are those who:

1. have dependents
2. have a spouse who can't work if the other one dies
3. don't have enough savings to support loved one's upon death

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the types of individuals needing Life Insurance with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________ Signature ______________ Title

Form OP 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the difference between Whole and Term Life Insurance.

Activities: What will be done, when, how much (time), by whom?

The student will be informed of the following:

Term Insurance is relatively inexpensive and is for a set time period of 5-10 years. Upon renewal, a higher premium must be paid. There is no cash return if the person doesn't die within the appointed time period.

Whole Insurance is in effect for your whole life. It has set premiums. The cash value is like a forced savings. The policy holder may borrow against the value. There is very little interest, but there is a cash return.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to distinguish between term and whole insurance.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ **to** ______

Student Name ______ (Last) ______ (First) **Age or Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will understand the Endowment Plan of Life Insurance.

Activities: **What will be done, when, how much (time), by whom?**

The student will be instructed that an Endowment Plan is an insured savings plan which is for a certain number of years. When the payments have all been made, the face value is received in a lump sum or in payments. In the event of death, the beneficiary will receive the policy's face value.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will explain the Endowment Plan with 100% accuracy.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: **Yes** ______ **No** ______ **Date** ______

Teacher: ______ (Signature) ______ (Title)

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title 1-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Last** ____________ **First** ____________ **Age or Grade** ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will name the settlement options.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed that upon death, the family may receive the insurance money in one lump sum. The other option is to leave the money where it is to continue earning interest. The money can earn much more interest, if invested somewhere else.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the settlement options with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________ **Signature** ____________ **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Age ______________
Last First or
Grade ______________

Content Area Personal Finance Skills List No. None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will become familiar with types of Medical or Health Insurance.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed that most Medical Insurance can be purchased through work, which is called a Group Plan. Often, the employer will pay for all of it, or most of it. It is very expensive, unless purchased in a Group Plan.

Types of Medical Insurance include Hospital Insurance, Surgical Insurance, Physician Insurance, Major Medical, Disability and Dental Insurance.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name types of Medical Insurance with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ to ____________

Student Name ____________ ____________ **Age** ____________
Last First **or** **Grade** ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to explain the types of Medical Insurance.

Activities: What will be done, when, how much (time), by whom?

The student may call an Insurance Company to define the following, or the teacher may do so.

Hospital Insurance - pays some of the cost of hospital room, care, drugs, operating room, hospital equipment.

Surgical Insurance - covers cost of operations - 80% usually.

Physician Insurance - covers doctor cost in the hospital and sometimes office calls.

Major Medical - covers very expensive illnesses or injuries, beyond what a regular policy will cover.

Disability Insurance - income while person is unable to work.

Dental Insurance - covers 70-80-90-100% of dental expenses.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define types of Medical Insurance with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ______________

Student Name ____ Age __________
Last First or
Grade __________

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the advantages of Group Health Insurance and Private Health Insurance.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that:

Group Insurance Advantages:

1. Premiums are lower than private plan
2. Employer pays for part or all of insurance
3. Can be insured regardless of health

Private Insurance Advantages:

1. Designed to have coverage needed for individual or family - won't offer unneeded benefits

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will list and compare the advantages of Group vs Private Insurance with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know reasons Health Insurance is needed and the cost factor.

Activities: What will be done, when, how much (time), by whom?

The student will discuss the reasons for Health or Medical Insurance.

Examples:

Older people get sick more frequently
Family History - alot of illness
If you have a family with children, you may want protection
Medical Care is very costly
The cost of Insurance depends upon:

- Risks involved
- Benefits paid
- Group or private insurance
- Deductible
- Age
- Health

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name reasons why people have health insurance and cost factors with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Age ______________
Last First or
Grade ______________

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn about Medicare.

Activities: What will be done, when, how much (time), by whom?

The student will be told that most persons 65 or over qualify for Medicare, which is part of Social Security. It includes hospital coverage and for a small fee, doctor visits will be covered.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain Medicare and its benefits with 100% accuracy in a written paragraph.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

chool: ______________ **District:** ______________ **Area** __________

For Dates __________ **to** __________

Student Name ______________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will fill out a Health Insurance Claim Form.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will have the student pretend he has a broken arm. He will fill out a Health Insurance form with the teacher's help.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will fill out a Health Insurance Claim Form with 100% accuracy.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: **Yes** __________ **No** __________ **Date** __________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** __________

For Dates ______________ **to** ______________

Student Name ______________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to list the six major types of Auto Insurance.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will list the five types of automobile insurance:

Property Damage Liability
Bodily Injury
Personal Injury Protection
Uninsured Motorist
Comprehensive
Collision

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the six main types of auto insurance with 100% accuracy.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: **Yes** __________ **No** __________ **Date** __________

Teacher: ______________________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ______________

Student Name ____ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will define the six main types of Auto Insurance.

Activities: **What will be done, when, how much (time), by whom?**

The student may call an insurance agent, or the teacher may give the information.

Property Damage Liability - covers damage to the other persons car, or property

Bodily Injury - covers injuries of other party if driver causes injury to someone else

Personal Injury Protection - covers your medical bills in case of an accident

Uninsured Motorist - insures against the hit and run driver, or driver with no insurance

Comprehensive - lower deductible than collision, covers "Acts of God", things over which the car owner has no control

Collision - higher deductible than comprehensive, covers when you collide with something else

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will define the six main types of auto insurance with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ______________

Student Name ____________________________________ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know Oregon Insurance Requirements for Automobiles.

Activities: What will be done, when, how much (time), by whom?

The student will know the minimum requirements in Oregon. The requirement is 15-30-5 which means $15,000 will be paid for the first person injured, $30,000 paid for all people injured, and $5,000 for any property injured. This portion is classified under Personal Injury and Property Damage.

The other requirements are Uninsured Motorist and Personal Injury Protection.

Comprehensive and Collision are optional.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain the Oregon Requirements with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ **to** ______

Student Name ______ Last ______ First ______ **Age or Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to list how to get lower car insurance.

Activities: **What will be done, when, how much (time), by whom?**

The student will list (with the teacher's help) how to get cheaper rates.

Examples:

1. Living at home
2. Driving family car
3. Good student
4. Clean driving record
5. No special equipment
6. Not principal driver
7. Buy insurance on parent's ploicy
8. Take driver's ed--25% discount in some cases.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to list eight ways to get cheaper car insurance with 100% accuracy.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: **Yes** ______ **No** ______ **Date** ______

Teacher: ______ Signature ______ Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ____________ to ________________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to specify why some students pay higher car insurance rates than others.

Activities: **What will be done, when, how much (time), by whom?**

The student will list (with the teacher's help) reasons some people pay more insurance than others.

Examples:

1. Car with alot of horsepower
2. Car with special equipment (oversize tires, tapedeck, etc.)
3. Driving own car - instead of driving family car
4. Living away from home
5. Having a car which is altered in some way
6. Traffic tickets, poor student, male

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to list six reasons why some students pay higher insurance rates than others with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: **Yes** __________ **No** ____________ **Date** ____________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ ______________ **Age** ______________
Last **First** **or**
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn the different types of Home Insurance.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information:

Property Insurance - protects from financial loss if property is damaged.

Liability Insurance - protects against claims if people are injured on your property, or whose property is damaged.

Fire Insurance - Protects against risk associated with fire and house contents burglary and theft - burglary - breaking and entering - theft - stealing of property.

Homeowner's Insurance - covers fire, burglary and theft, personal liability and some less common risks such as hail, wind, motor vehicles, air craft, explosion, riots, etc.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will name and define the types of Homeowner's Insurance with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________ ______________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______
Last **First** **or**
Grade ______

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will compare insurance rates.

Activities: **What will be done, when, how much (time), by whom?**

The student will contact two insurance companies, after selecting a type of insurance (auto, health, life, property) and compare benefits and costs. Decide which is the best situation.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Completion of report is evidence of goal achievement.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates ______________ **to** ______________

Student Name ______________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will discuss why people date and types of dating.

Activities: **What will be done, when, how much (time), by whom?**

The student and the teacher will discuss why people date.

Examples:

forced by parents, educational, meet new people, new experiences, status, seeking mate, etc.

Types of Dating will be discussed:

Casual dating
Steady dating
Going steady
Promise Ring
Engagement

Reasons for going steady, or engagement: security, fear of being alone, wanting to be with only that person, etc.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Successful discussion will be evidence of completion of goal.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** __________ **No** __________ **Date** __________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will discuss the values of dating.

Activities: **What will be done, when, how much (time), by whom?**

The student and the teacher will discuss the value of dating.

Examples:

Recreation
Socializing
Meet opposite sex
Help self concept
Searching for mate
Transition from parents to mate
Searching for love, security

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Successful discussion will be evidence of completion of goal.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______________
Last **First** **or**
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will discuss problems of dating.

Activities: **What will be done, when, how much (time), by whom?**

The teacher and the student will discuss problems of dating.

Examples:

Don't know how to act
Can get too emotionally involved
Can get too serious
On good behavior at the beginning
Physical attraction
Double standards
Popularity
Male role vs female role
Pregnancy - options if this occurs

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Successful discussion will be evidence of completion of goal.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age ____________
Last First
or
Grade ___________

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will discuss mate selection attributes.

Activities: What will be done, when, how much (time), by whom?

The student and the teacher will discuss mate selection.

Examples:

Age
Physical features
Personality
Common traits
Status
Education
Environment

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Successful discussion will be evidence of completion of goal.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ____________ No ______________ Date ________________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________________________ **Age** ______________
Last First **or**
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will discuss engagement.

Activities: **What will be done, when, how much (time), by whom?**

The student and the teacher will discuss engagement.

Examples:

Purpose
Length of engagement
Pressure of Sex
Broken engagements - Reasons - What to do if this occurs

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Successful discussion will be evidence of completion of goal.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ______________________________ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will discuss reasons for marriage.

Activities: **What will be done, when, how much (time), by whom?**

The student and the teacher will discuss reasons for marrige.

Examples:

Romance	Pregnancy
Loneliness	Parent pressure
Escape	Social pressure
Social Status	Security

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Successful discussion will be evidence of goal completion.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** ____________

For Dates ______________ **to** ______________

Student Name ____ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the legal obligations of marriage.

Activities: What will be done, when, how much (time), by whom?

The teacher will explain the legal obligations of marriage.

Examples:

History of wedding ceremony
License $30.00 - depends on county
Age - must be 18
Blood test, physical
Waiting period - depends on county 3-7 days
annulment

Types of ceremonies: Protestant, Catholic, Jewish, Civil.

At this point the student could call the County Court House and write a report about the marriage requirements for that county. Each county has different requirements. Different churches might be called to research church services.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will formulate a paper concerning legal obligations and church services. Completion will be evidence of goal achievement.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ______________

Student Name ____ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will plan a hypothetical wedding.

Activities: **What will be done, when, how much (time), by whom?**

The student will plan a wedding. A hypothetical wedding could even be role played by class members.

Consider:

People for wedding
Bride and Groom
Best Man
Ushers
Bridesmaids
Mothers of couple
Fathers of couple
Minister

Music - wedding and reception
Reception - Cake, punch, decorations, nuts, mints, cups, punch bowl, knives, forks
Clothes - minister, wedding party

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will plan a hypothetical wedding with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** __________ **No** __________ **Date** __________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ______________

Student Name ____ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn the cost of planning a wedding.

Activities: **What will be done, when, how much (time), by whom?**

The student will develop a price list for items for a wedding of his choice. Items included will be:

License
Physical
Rings
Flowers
Minister's fee
Reception Hall
Honeymoon
Invitations
Dress
Tuxedo
Cake & Punch
Photographer
Caterer's

Places of business may be called.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to compile a list of wedding expenses with 100% accuracy.

Total Days Participation ______________ **out of a possible** ____________________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________ Last ______________ First ______________ **Age** ______ or **Grade** ______

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will discuss what makes a marriage successful.

Activities: What will be done, when, how much (time), by whom?

The student and the teacher will discuss reasons a marriage will succeed.

Examples:

Similarities with Spouse

1. economic
2. education
3. social status
4. ambition
5. race
6. religion
7. sexual attitudes
8. childhood environment

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Successful discussion will be evidence of goal completion.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________ Signature ______________ Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: __________ **District:** __________ **Area** __________

For Dates __________ **to** __________

Student Name __________ **Last** **First** **Age or Grade** __________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will discuss the reasons a marriage might fail.

Activities: What will be done, when, how much (time), by whom?

The teacher and the student will compile a list of reasons a marriage could fail.

Sample List:

Young age when married
Lack of education or one person having more than the other
Rushing into marriage
Mixed feelings about getting married
Parent's opposed
Elopement
Living with in-laws
Money problems

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Successful discussion will be evidence of goal completion.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: Yes __________ **No** __________ **Date** __________

Teacher: __________ **Signature** **Title**

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Last** **First** **Age or Grade** ______________

Content Area Personal Finance **Skills List No.** None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will discuss views on divorce and conflict in marriage.

Activities: What will be done, when, how much (time), by whom?

The student and teacher will discuss conflict in marriage and views on divorce. The divorce procedure might also be discussed.

Sample items to discuss:

Once a person is married, he should not consider divorce.
If divorce laws were more strict, fewer people would get divorced.
There is always one guilty person and one innocent person in a divorce.
Couples should stay together because of their children.
If marriage doesn't work, I can get divorced.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Successful discussion will indicate objective was completed.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________ **Signature** **Title**

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Age ______________ or Grade ______________
Last First

Content Area Personal Finance Skills List No. None

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to learn about the responsibility of having children by carrying around an "egg baby" for one week.

Activities: What will be done, when, how much (time), by whom?

The student will take an egg and poke a hole on each end and blow out the inside. The egg may be decorated to look like a baby. It should be put in a container-like box. The student must have the "baby" with him wherever he goes. It can't be put in a locker, or left at home alone. If the student can't tend to his child for any reason, he must get a babysitter.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will make an egg baby and carry it around for one week. Completion will be evidence of goal achievement.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________________________ **Age** ______________
Last First
or
Grade ______________

Content Area Personal Finance **Skills List No.** None

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will find out how much it costs to have a baby and all the cost of baby items.

Activities: **What will be done, when, how much (time), by whom?**

Students are to determine the cost of having a baby. A doctor may be called.

Doctor
Hospital
Pediatrician

ALSO:

Baby clothes - layette
Furniture
Food

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Assignment completion is evidence of goal achievement.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________________________ **Age** ______________
Last First or
Grade ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will keep a daily log concerning his "child."

Activities: What will be done, when, how much (time), by whom?

The student will keep a daily log and include:

- My feelings about my "egg baby" and the responsibilities of parenting.
- Unusual experiences and other people's reactions.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Keeping the log will complete the objective.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ____________
Last First or
Grade ____________

Content Area Personal Finance **Skills List No.** ________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the difference between short and long term goals.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that a long term goal is a goal which cannot be accomplished for some time.

A short term goal is a goal which can be accomplished within a short time.

Examples:

Short Term	Long Term
go to a movie	buy a house
buy a record	buy a stereo

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to tell the difference between a short and long term goal, and give five examples of each with 100% accuracy.

Total Days Participation ______________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** ______________

For Dates ______________ to ______________

Student Name ____ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the difference between and need and a want.

Activities: What will be done, when, how much (time), by whom?

The student will be told that a need is something one has to have in order to exist.

A want is something one would like to have, but is not essential in order to survive.

The student will make a list of his needs and his wants.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to compare a need and a want and give three examples of each with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: __________ District: __________ Area __________

For Dates __________ to __________

Student Name __________ Last __________ First __________ Age or Grade __________

Content Area Personal Finance Skills List No. __________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the difference between goals and values.

Activities: What will be done, when, how much (time), by whom?

The student will be told the following:

1. A goal is something you want to accomplish.
2. A value is something which is important to you.
    a) One can value freedom, but your goal is to leave home and be on your own.
3. The student will list ten values and ten goals in order of importance to him.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write ten paragraphs, explaining each one of his five most important goals, and his five most important values.

Total Days Participation __________ out of a possible __________

Criterion Attained: Yes __________ No __________ Date __________

Teacher: __________ Signature __________ Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be informed that different age groups tend to have different values.

Activities: What will be done, when, how much (time), by whom?

The student will write a list of values for a person at the age of 18, values for a person at the age of 30, values of a person at the age of 45, and values for a person at the age of 60.

Inform the student of a few characteristices of each age group. For example:

Age 18 - freedom
moving out
college
job
marriage

Age 30 - career
family
home

Age 45 - grandchildren
traveling
career set
health

Age 60 - health
retirement
social security

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Students will be able to compare values at different age levels on a written test.

Total Days Participation ______________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Last** **First** **Age or Grade** ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the difference between physical and human resources.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed that a physical resource is something which is tangible as money in the bank, assests such as property, etc.

A human resource is ones skills and abilities, such a being able to paint, type, dance, sing.

The student will make a list of his human and physical resources.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to compare physical and human resources and give three examples of each with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________ **Signature** **Title**

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** ____________

For Dates ______________ **to** ______________

Student Name ______________________________________ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the decision making process.

Activities: What will be done, when, how much (time), by whom?

The teacher will explain the decision making process to the student:

1. State the goal or problem.
2. Identify alternatives to problems.
3. Gather information about alternatives.
4. Evaluate alternatives.
5. Make the decision.

An example should be used to point out the process:

1. You want to get married. Your boyfriend wants to go to a university for which he has a scholarship.
2. Get married, wait, or break-up.
3. So you get married, boyfriend's goal won't be reached. Will waiting be a problem if you are really in love? Breaking up is not what either wants.
4. Which choice is best for you?
5. Make decision.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will explain the decision making process with 100% accuracy and use an example in his life which caused him to make an important decision.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____
Signature Title

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Individual Student Short Term Plan/Record
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School: ______________ **District:** ______________ **Area** ________

For Dates ________ to ________

Student Name ______________________________ **Age or Grade** ________
Last First

Content Area Personal Finance **Skills List No.** ________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know Maslow's Hierarchy.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed that Abraham Maslow developed a hierarchy of man's needs in order of importance to survive. (Maslow was a psychologist.)

Maslow's Hierarchy:

Biological needs - food, water, air
Security needs - safe from harm, shelter
Affection needs - need for love
Self esteem - self concept
Self realization - realizing about yourself and the world around you

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Given the categories of Maslow's Hierarchy, the student will be able to explain each one with 100% accuracy.

Total Days Participation ________ **out of a possible** ________

Criterion Attained: **Yes** ________ **No** ________ **Date** ________

Teacher: ______________________________
Signature Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** ____________

For Dates _____________ **to** ________________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the steps involved in getting a job.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will inform the student of the following:

Step 1: Before a career can be chosen, one must examine what would be available to one - judging by his education, skills, experience, and desires. Job research could be done at this point.

Step 2: Discover where jobs are available - go to perspective employers, classified ads, new businesses, employment agency, school placement office, friends and relatives, civil service tests, state employment offices, help wanted signs.

Step 3: Applying for the job - letter of application, job application, resume', autobiography, references.

Step 4: Job interview - know how to prepare and conduct yourself. Dress appropriately, ask questions, be interested, be polite, don't chew gum, arrive early, etc.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the four steps to seek employment and what is involved in each step with 100% accuracy.

Total Days Participation ____________ **out of a possible** _______________

Criterion Attained: **Yes** ___________ **No** ____________ **Date** _____________

Teacher: ____
Signature **Title**

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** ____________

For Dates ____________ to ______________

Student Name ____ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** __________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to fill out a job application.

Activities: What will be done, when, how much (time), by whom?

The teacher will explain the parts of a job application: personal information, previous employment, education, references, military service, extra-curricular activities, etc.

The student will fill out a job application.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to fill out a job application with 100% accuracy.

Total Days Participation ____________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature **Title**

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Individual Student Short Term Plan/Record
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School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________________________ **Age** ______
Last First **or** **Grade** ______

Content Area Personal Finance **Skills List No.** ______________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to write a letter of application for a job.

Activities: **What will be done, when, how much (time), by whom?**

The student will find a classified ad for a job in the newspaper and write a letter of application.

The teacher should give the student a sample letter and go over the various parts: name, address and date of person applying (right hand corner), heading of person receiving letter, greeting, opening paragraph (purpose of letter), second paragraph (why you are qualified for the job), closing paragraph, a thank you and when you may be contacted, and the closing.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will write a letter of application with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ to ______

Student Name ______ Last First **Age** ______ or **Grade** ______

Content Area Personal Finance **Skills List No.** ______

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the parts of a resume' is and be able to write one.

Activities: What will be done, when, how much (time), by whom?

The teacher will give the student a sample resume' and go over the various parts: personal information, previous employment, education, references, extracurricular activities, etc.

The student will write a resume'.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write a resume' with 100% accuracy.

Total Days Participation ______ out of a possible ______

Criterion Attained: Yes ______ No ______ Date ______

Teacher: ______

Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Age ______________
Last First or
Grade ______________

Content Area Personal Finance Skills List No. ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will write an autobiography.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform the student what needs to be included in an autobiography. Examples: personal information, educational background, job experiences, interests, and anything else which would be impressive to a perspective employer.

The student will write an autobiography.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write an autobiography with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last First
or
Grade ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know what to expect in an interview.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will inform the student how to prepare and conduct himself in an interview:

Dress appropriately for the interview.
Don't overdress or underdress.
Go alone.
Take appropriate records - drivers license, birth certificate, social security card.
Arrive early.
Be polite and enthusiastic.
Don't act nervous or chew gum.
Ask questions - appear interested.
Don't lead the interview.
Thank the interviewer.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will go through a mock interview with the teacher and pass it with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Last** **First** **Age** ____ **or Grade** ____

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will research an occupation and become familiar with all aspects of it.

Activities: What will be done, when, how much (time), by whom?

The student will choose an occupation of interest. He will then research every aspect of the job which he can locate. Examples: job description, education needed, experience, training, wages, outlook in ten years, fringe benefits, advancement, probability of employment, etc.

Three resources must be used and a rough draft and a final copy must be turned in. The report is to be three pages long.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will present a written and an oral report on a job of interest.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ to __________

Student Name ______________________ **Age** ________
Last First or
Grade ________

Content Area Personal Finance **Skills List No.** __________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to determine what is proper grooming for different occupations.

Activities: What will be done, when, how much (time), by whom?

The student will research what type of grooming is required for different occupations.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Given a list of occupations, the student will be able to describe the grooming requirements for each job with 100% accuracy.

Total Days Participation __________ out of a possible __________

Criterion Attained: Yes ________ No ________ Date ________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Last** ______________ **First** ______________ **Age** ______________ **or Grade** ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be made aware that an income may come from many sources.

Activities: What will be done, when, how much (time), by whom?

The teacher and student will compile a list of sources of a person's income. Examples:

Wages from a full time job
Interest - savings account
Dividends from stocks
Tips
Commissions
Rental property
Bonus
Allowance
Gifts
Pension
Annuities
Second job

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name seven sources of income with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________ **Signature** ______________ **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** __________

For Dates ______________ **to** ______________

Student Name ______________________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** ______________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know when life cycles have the heaviest income drain.

Activities: **What will be done, when, how much (time), by whom?**

The student and the teacher will formulate a list of life cycles and through discussion, determine when the income will have the heaviest demand.
Example:

Dating and early marriage - small drain
Young family - larger drain
Older family, high school children - heavy drain
Children in college - heaviest drain
Children leave home - drain back to first cycle

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the five life cycles with 100% accuracy and the financial drain of each.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the definition of budgeting.

Activities: What will be done, when, how much (time), by whom?

The student will be told the following definition:

A budget is a plan for spending and is designed to keep one out of financial trouble.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to write the definition of budgeting with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ______________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the vocabulary related to budgeting.

Activities: What will be done, when, how much (time), by whom?

The student will spell, define, and use the following words in a sentence. Sources may include a dictionary, or Personal Finance text.

Values
Goals
Long term
Short term
Needs
Wants
Limited income
Choices
Spending plan
Priorities
Flexible expense
Fixed expense
Income
Savings
Discretionary income

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to spell, define, and use the budgeting vocabulary in a sentence, with 100% accuracy on a written test.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________ Last ______________ First **Age** ______ or **Grade** ______

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn four items needed in order to set up a budget.

Activities: What will be done, when, how much (time), by whom?

The teacher will explain that in order to set up a budget, one must know:

Total income
Fixed expenses
Flexible expenses
Discretionary income - money left over after bills

Some methods of keeping track of expenses such as a budget book, or small notebook makes budgeting easier. There is no correct method for keeping records.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the four items needed in order to set up a budget.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________ Signature ______________ Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** ____________

For Dates ____________ to ______________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn steps in setting up a budget.

Activities: **What will be done, when, how much (time), by whom?**

The student will learn to set up a budget by:

Keeping track of expenses for a period of time.
Know amount of income.
Know values, goals, needs, and wants, based on priorities of money spending.
Are you spending money to help reach goals and satisfy needs and wants?
Evaluate budget after it is used for a month.
Rework budget if it is not working.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to tell the six steps used in setting up a budget with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ______________

Teacher: ____ ____________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** __________

For Dates ______________ **to** ______________

Student Name ______________________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know what categories should be included in a budget.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will explain the different categories of a budget:

Food
Housing - rent, buy, utilities
Clothing - purchasing, laundry, cleaning
Transportation - car, gas, upkeep
Medical
Dental
Insurance - house, car
Personal items - shampoo, toothpaste, etc.
Recreation
Gifts
Savings
Miscellaneous

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to list the budget categories with 100% accuracy.

Total Days Participation ______________ **out of a possible** ____________________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ **to** ______

Student Name ______ **Age** ______
Last **First** **or Grade** ______

Content Area Personal Finance **Skills List No.** ______

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know what approximate percentage should be used for each budget category.

Activities: What will be done, when, how much (time), by whom?

The student will be told that the average family spends:

25% of income -	Housing
25%	Food
15%	Transportation
10%	Clothing
7%	Medical/Dental
5%	Furnishings/Insurance
5%	Recreation
3%	Personal
3%	Miscellaneous
2%	Education

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to list the average percentages of income allocated for each category.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: **Yes** ______ **No** ______ **Date** ______

Teacher: ______
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ________

For Dates ____________ to ____________

Student Name ______________________________ Age ________
Last First or
Grade ________

Content Area Personal Finance Skills List No. ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

Given sample budget problems, the student will make up a budget for each situation.

Activities: What will be done, when, how much (time), by whom?

The teacher will give the student sample sets of circumstances - a hypothetical family with an income, a list of priorities in spending, and a list of expenses. The student will set up a budget for each situation.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to set up budgets for hypothetical sets of circumstances with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ________ No ________ Date ________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ____________________ Area ___________

For Dates ______________ to ________________

Student Name ____ Age __________
Last First or
Grade __________

Content Area Personal Finance Skills List No. ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be given a hypothetical family budget and be able to readjust the budget when an emergency arises.

Activities: What will be done, when, how much (time), by whom?

Given a family situation and a budget, the student must reduce expenses in order to meet the needs of an emergency, such as a divorce, death, illness.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to readjust a family budget when an emergency occurs with 100% accuracy.

Total Days Participation ____________ out of a possible __________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ________________ **District:** ________________ **Area** ________

For Dates ________ **to** ________

Student Name ______________________________ **Age or Grade** ________
Last **First**

Content Area Personal Finance **Skills List No.** ________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will determine how flexible expenses should be reduced or alleviated.

Activities: What will be done, when, how much (time), by whom?

Given an example of a person's expenses and his income, the student should be able to decide which expenses could be reduced or are not needed.
Example:

Bud earns $400 a month net pay. He lives with his parents, so he has no apartment payment or food bill. He has a $132 car payment. His phone bill is $25 a month. Gas is $75 a month. He spends $100 on recreation and $50 on miscellaneous. He now wants to take a trip which will cost $85. Where can he cut his expenses?

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to take a sample problem and reduce flexible expenses with 100% accuracy.

Total Days Participation ________ **out of a possible** ________

Criterion Attained: Yes ________ **No** ________ **Date** ________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Last** **First** **Age** ______ **or** **Grade** ______

Content Area Personal Finance **Skills List No.** ______________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to determine between fixed and flexible expenses.

Activities: **What will be done, when, how much (time), by whom?**

The teacher will explain that a fixed expense is one which does not fluctuate in amount each month.

A flexible expense is one which varies from month to month. Flexible expenses are the expenses most likely to be able to be reduced or cut from the budget. Examples:

Fixed Expenses	Flexible Expenses
House payment	Food
Insurance	Gifts
Car payment	Clothes
	Recreation

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to define fixed and flexible expenses and give examples of each with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________ **Signature** **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last First
or
Grade ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will identify where his priorites are when spending money.

Activities: What will be done, when, how much (time), by whom?

The student will keep a record of his spending for a period of one week. He will identify his needed expenditures and also his impulse buying. Income should also be noted as well as balanced.
Example:

Income	$30	babysitting	
Expenses	5	movie	impulse
	3	lunch	needed
	6	record	impulse
Balance	$16		

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to see where he is spending money by keeping track of his expenses.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Age ______ or Grade ______
Last First

Content Area Personal Finance Skills List No. ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn some tips which will help one keep a budget.

Activities: What will be done, when, how much (time), by whom?

1. The student will be told that a budget should be very simple. If the process is too difficult, you will tend to quit budgeting.
2. Be able to adjust your budget if needed.
3. Keep your budget materials together.
4. Find a place for valuable records.
5. Don't try to be so strict with your money that you can't live within your budget.
6. Have a definite system for budgeting and remember there is no correct way to handle your money. Whatever works for you is best!

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to list six tips to help with the budgeting process with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ________________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to budget for a year in order to take a vacation.

Activities: What will be done, when, how much (time), by whom?

Given a certain income for two people, the student will plan a budget for one year, designed to allow for enough money to be saved for a vacation. After taking the gross pay, the net pay must be figured. Then basic budget items must be listed with the dollar amounts. The next step is to decide how much must be saved monthly in order to take a vacation. The vacation will be a car trip from Salem, Oregon, to Reno, Nevada. The student should decide on a set amount of money for a vacation (see next lesson).

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to plan a budget for one year in order to save enough money for a Reno trip by car.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** ___________

For Dates ______________ to _________________

Student Name ____ **Age** ___________
Last First
or
Grade ___________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will plan a budget for a vacation trip for two people.

Activities: What will be done, when, how much (time), by whom?

The student will plan a vacation to Reno, Nevada. Point of departure is Salem, Oregon. The student must account for every cent and every activity (entertainment, food, gas, lodging, etc.). Three meals per day must be eaten, and at least three nights must be spent in a motel. The trip must be described in detail to the point of supplying the food menus, motel costs, every stop, how many tanks of gas, where obtained, etc. The report must be from two to four pages in length.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will plan a vacation budget. Completion of project will be evidence that objective was obtained.

Total Days Participation ____________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Last** **First** **Age** ______________ **or Grade** ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will become familiar with the housing vocabulary.

Activities: What will be done, when, how much (time), by whom?

The student will learn the housing vocabulary, by spelling, defining, and using the words in a sentence. A Personal Finance text or a dictionary may be used.

depreciate
appreciate
asking price
selling price
inflation
lien
mortgage loan
assumption
escrow
appraisal
foreclosure
deed
title
title insurance

zoning
closing costs
lending institution
principal
interest
property tax
note
tenant
lease
eviction
security deposit
personal property
real property
earnest money agreement

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to spell, define, and use the housing vocabulary in a sentence with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________ **Signature** **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: __________ **District:** __________ **Area** __________

For Dates __________ **to** __________

Student Name ____________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** __________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to name the advantages of renting a house or apartment.

Activities: What will be done, when, how much (time), by whom?

The student and the teacher will formulate a list of advantages of renting.

Examples:

1. Cheaper move in costs
2. No property taxes
3. Low maintenance
4. Can be more mobile

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the advantages of renting with 100% accuracy.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: Yes __________ **No** __________ **Date** __________

Teacher: ____________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age ____________
Last First or
Grade __________

Content Area Personal Finance Skills List No. ______________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to name the disadvantages of renting a house or apartment.

Activities: What will be done, when, how much (time), by whom?

The teacher and the student will formulate a list of disadvantages of renting.

Examples:

1. No equity
2. No privacy
3. Close neighbors, kids, pets
4. Restrictions
5. Landlord
6. Not well built - can hear through the walls

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the disadvantages of renting with 100% accuracy.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ____________ No ______________ Date ________________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______________
Last **First** **or**
Grade ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to name the advantages of buying a house.

Activities: What will be done, when, how much (time), by whom?

The teacher and the student will formulate a list of advantages of buying a house.

Examples:

1. Pride of ownership
2. Equity - resale value
3. Tax breaks
4. Make changes on property
5. Privacy

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the advantages of buying a house with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ to ____________

Student Name ______________________________ **Age** ________
Last First or
Grade ________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to name the disadvantages of buying a house.

Activities: What will be done, when, how much (time), by whom?

The teacher and the student will formulate a list of disadvantages of buying a house.

Examples:

1. Restricts mobility
2. Large move-in costs
3. Upkeep
4. Long term expenses
5. Property tax
6. Fire insurance/liability insurance
7. If undesirable neighbors live next door, it is not too easy to get rid of them

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the disadvantages of buying a house with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ________ No ________ Date ________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ District: ____________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age ____________
Last First
or
Grade __________

Content Area Personal Finance Skills List No. ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to name the different types of housing.

Activities: What will be done, when, how much (time), by whom?

The student and the teacher will formulate a list of housing types and give descriptions of each.

Examples:

Condominium - an apartment like dwelling owned by the person living there
House
Apartment
Mobile home
Townhouse
Duplex
Triplex
Prefabricated homes
Motor home
Studio apartment

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name and describe the different types of housing with 100% accuracy.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ____________ No _____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ________

For Dates ________ to ________

Student Name ______________________ **Age** ________
Last First **or Grade** ________

Content Area Personal Finance **Skills List No.** ________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know how much money should be spent on a house.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that 2½ times the gross annual income is a good rule of thumb when considering how much to spend on a house. The other rule is that 25% of your gross income should be spent on housing.

The teacher will give the student several income amounts. The student will compute how much of the income should be spent on housing.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to compute amounts of income to be spent for housing with 100% accuracy.

Total Days Participation ________ out of a possible ________

Criterion Attained: Yes ________ No ________ Date ________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ District: ____________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age ____________
Last First or
Grade ____________

Content Area Personal Finance Skills List No. ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the unchangeable features of a house.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform the student that location is the most important feature of a home. Things to consider are: zoning, quality of schools, distance to jobs and stores, availability of public transportation, type of neighborhood, and lot size.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to write in a paragraph all of the unchangeable features of a house with 100% accuracy.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ____________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** ______________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will list other factors besides location when choosing a house.

Activities: What will be done, when, how much (time), by whom?

The student should decide what else is important besides location. Facts to consider are: value of home, condition of building, age of building, property, value, property taxes, your individual priorites, etc.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student should be able to list factors which are important when buying a house with 100% accuracy.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ____________ No ______________ Date ________________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ________

For Dates ________ to ________

Student Name ______________________________ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** ________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to define the word "mortgage" and list what it includes.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that a mortgage is a long term loan for the purpose of buying real estate. It is usually for a period of 25 to 30 years and is repaid in monthly installments.

A mortgage agreement should have: date, names of lender and borrower, legal description of property, loan amount, repayment information (interest rate, monthly payments, due date, number of years and any other terms).

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define mortgage and list what it includes in a paragraph with 100% accuracy.

Total Days Participation ________ out of a possible ________

Criterion Attained: Yes ________ No ________ Date ________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ **to** ______

Student Name ______ (**Last** / **First**) **Age** ______ **or Grade** ______

Content Area Personal Finance **Skills List No.** ______

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to name and explain three common kinds of mortgages.

Activities: What will be done, when, how much (time), by whom?

The teacher will explain three types of mortgages to the student.

Examples:

Conventional Loan - (most common) Lender and borrower work out terms. Usually requires 10-25% down payment. Savings & Loan, bank about 16% interest.

Veteran's Loan - also called G.I. Loan. Available to eligible present and former armed service members, low interst rate - 7.2% - small downpayment.

F.H.A. Loan - (Federal Housing Administration) Available on some houses, seller must pay penalty points, downpayment smaller, high interest rate.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to compare the three most common mortgage types and some of their features in a three paragraph paper with 100% accuracy.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: **Yes** ______ **No** ______ **Date** ______

Teacher: ______ (**Signature** / **Title**)

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn the factors which influence the interest rate.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed that many items influence the interest rate.

Examples:

Inflation
Country's economic situation
Length of mortgage
Size of down payment
Type of loan
Tight money, unemployment

Remember ¼ of 1% can amount to hundreds of dollars in your homes final cost!

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will list some factors which can influence the interest rate of a loan.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ________________________
Signature **Title**

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age ____________
Last First or
Grade __________

Content Area Personal Finance Skills List No. ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will compare interest rates at various institutions.

Activities: What will be done, when, how much (time), by whom?

The student will be told to call several institutions to compare interest rates on homes. Two or three banks, a savings & loan, FHA or VA may be contacted. The student should find out the interest rate, the length of mortgage and the total interest and payment cost over the mortgage life. Find out the estimates for a $50,000 house. Be sure to consider the down payment and closing costs.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will compare interest rates at different institutions. Completion will be evidence that the objective was accomplished.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ____________ No ______________ Date ________________

Teacher: ____
Signature Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ___________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the various fees which are called "closing costs."

Activities: What will be done, when, how much (time), by whom?

The student will be informed that closing costs are all the fees which must be paid before the transaction can be finalized.

The fees include:

Appraisal fee & inspection
Surveying
Credit check
Loan service fee
Title search
Title insurance
Legal fees

Students may call up agencies to price the fees.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the closing costs with 100% accuracy.

Total Days Participation ______________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** __________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last First
or
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn ways to protect the home investment.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that the consumer should:

Pay payments promptly - late payments result in a penalty or a poor credit rating.
Have mortgage life insurance or disability insurance, so the house is paid for upon death of the insured. Additional cost involved, but required by some lenders.
Make repairs as needed.
Pay taxes, have proper insurance coverage.
If unable to pay because of illness, or unemployment, notify mortgage holder.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name five tips for protecting a home investment with 100% accuracy.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ____________ to ____________

Student Name ______________________________ **Age** ________
Last First or
Grade ________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the first step in purchasing a home.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform that the first step is to sign a purchase contract or earnest money agreement, after locating the desired property. This is when the buyer makes an offer and puts some money down (called earnest money) which shows that he is in earnest of buying. The seller can accept or reject the offer, or make a counter offer. The contract should state: price, amount of earnest money, how house will be financed, date property is delivered, special terms, buyer and seller responsibilities, etc. A contingency clause (special condition - the transaction will be terminated if conditions aren't met) should be included.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will explain the earnest money agreement and what should be included with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ______________________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the second step in purchasing a home.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that applying for a loan is the next step after the earnest money agreement.

The loan application should include: location and description of property, names of buyer, seller, builder, real estate salesperson; price, any liens against property, employment information, and credit information.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name what is included in a loan application in a paragraph with 100% accuracy.

Total Days Participation ______________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ District: ______________ Area ______________

For Dates ______________ to ______________

Student Name ______________ Last ______________ First ______________ Age ______ or Grade ______

Content Area Personal Finance Skills List No. ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the third step in purchasing a home.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that the third step is the approval of the loan. This is done after property is appraised and credit is checked. At this time, a letter is sent to the buyer, telling him to continue with the buying process.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain the third step of house buying with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________ Signature ______________ Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ to __________

Student Name ______________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** __________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the fourth step in purchasing a home.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that a title search is done in order to prove ownership. At this time, any liens against the property will be researched. A land survey will be done to make sure the legal description is accurate in order to determine the exact location of the property.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to tell what happens in the fourth step of home purchasing with 100% accuracy.

Total Days Participation __________ out of a possible __________

Criterion Attained: Yes __________ No __________ Date __________

Teacher: ______________________________
Signature **Title**

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ Last ____________ First ____________ **Age** ______ **or Grade** ______

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the last step of purchasing a home.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that the buyer and seller go to an escrow office (nuetral third party to disperse papers and funds). At this time, final papers are signed, and closing costs are paid.

At this point, the student could write a report explaining how to buy a house.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will explain the last step of home buying with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature ____________ Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age ____________
Last First
or
Grade __________

Content Area Personal Finance Skills List No. ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will study advantages of having a realtor sell you a home.

Activities: What will be done, when, how much (time), by whom?

The teacher may have a realtor speak to the class or a student could go to a real estate agency on his own. If this is not available, the student and the teacher could discuss what a realtor does and how he can help you sell a home.

Examples:

Can omit houses you would not like
Realtor knows market
Can get financing
Protect buyer
Can do paperwork
Access to a larger market
Multiple listings

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to give an oral report on the advantages of having a realtor sell you a home.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ____________ No _____________ Date ________________

Teacher: ____
Signature Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ (Last) ______________ (First) **Age or Grade** ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to explain the advantages of selling a house by the owner, as opposed to having a realtor sell you a home.

Activities: What will be done, when, how much (time), by whom?

The student will list reasons why people sell homes without realtors.

Examples:

No realtor commission
Can sell house for less

The student will list reasons why people prefer to have homes sold by a realtor.

Examples:

Can handle paperwork, legal technicalities
Less time before it sells
More people can be brought to see house
Can screen prospective buyers
Don't have to be home for house to be shown

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write a paper comparing the advantages and disadvantages of a realtor selling a home with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________ (Signature) ______________ (Title)

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** ____________

For Dates ______________ to ________________

Student Name _________________________________ **Age** ____________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to list defects to look for when buying a home.

Activities: What will be done, when, how much (time), by whom?

The teacher could invite an appraiser to speak to the class. If this is not possible, the teacher could inform the student of the following:

Defects to look for when house buying

Dry rot
Bad plumbing
Termites
Foundation problems
Spongy around bathroom fixtures
Poor wiring
Repairs needed?

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to list five defects to look for when buying a home with 100% accuracy.

Total Days Participation ______________ **out of a possible** __________________

Criterion Attained: **Yes** ____________ **No** _____________ **Date** ______________

Teacher: ____
Signature Title

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Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** __________

For Dates ____________ to ________________

Student Name ____ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will discover wyas to find housing and how to write an ad.

Activities: What will be done, when, how much (time), by whom?

The teacher will begin with a discussion of how does one find a house or an apartment.

Student responses might be: newspaper, real estate, friends, drive by.

The teacher can put some abbreviations for housing on the board:

Sgl	single
W-W	wall to wall
Nr	near
Hse	house
A/C	air conditioned
Refs	references
Rm	room
Sec. dep.	security deposit

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write a newspaper ad for an apartment or a house with 100% accuracy.

Total Days Participation ____________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

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Individual Student Short Term Plan/Record
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School: ____________________ **District:** ____________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ____________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the difference between open end mortgage and close end mortgage.

Activities: What will be done, when, how much (time), by whom?

The student will be informed of the following:

An open end mortgage is a mortgage in which one can borrow more money and have it added on to the present loan. For example, if the owner wants to remodel his house, he can extend his present mortgage in order to do so.

A closed end mortgage is one in which the mortgage must remain exactly as it was originally. No extension of the loan is possible.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define an open end and close end mortgage with 100% accuracy.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ______________ No ______________ Date ________________

Teacher: ____
Signature Title

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Individual Student Short Term Plan/Record
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School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________________________ **Age** ________
Last First **or**
Grade ________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn how to buy a house on contract.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that another way to buy a house is to buy a house on contract. Because the interest rate is very high, buying on contract is very popular. The owner keeps the contract in his name, and the buyer makes payments to the owner. He usually makes a down payment. Often, the new owner will refinance the loan after buying on contract for a period of time, if the interest rate improves.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain the process of buying a house on contract in a paragraph with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________________________
Signature Title

Form OP 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last First or
Grade ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will fill out an application for rent.

Activities: What will be done, when, how much (time), by whom?

The teacher will go through a rental application, explaining the various parts.

The student will fill out an application.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to fill out a rental application with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____________
Signature Title

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Individual Student Short Term Plan/Record
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School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______________
Last **First** **or Grade** ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be informed of an important move-in tip.

Activities: What will be done, when, how much (time), by whom?

The student will be told that before a tenant moves in or out, the tenant and the landlord should inspect the dwelling together. Items needing repair should be put in writing at that time. Pictures could also be taken as proof. This will protect both parties.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to summarize an important move in tip with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________
Signature **Title**

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Individual Student Short Term Plan/Record
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School: ______________________ **District:** ______________________ **Area** ______________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will understand an eviction notice according to the Landlord/Tenant Act.

Activities: What will be done, when, how much (time), by whom?

The teacher will explain the rules of eviction. If a tenant wished to move, a 30-day notice must be given in writing. The landlord can't require a tenant to move out in less than a 30-day written notice, unless the tenant is 10 days behind in his rent. A 24-hour notice is then given. The tenant must move or pay the rent. If he does neither, the landlord can take the tenant to court. The landlord can't have the tenant thrown out, take his personal property, or lock him out of the dwelling.

If the tenant is damaging the dwelling, or the health of others a 24-hour notice is given. If the landlord simply wants the tenant to move, he must give a 30-day written notice.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will explain the eviction process with 100% accuracy in a written paragraph.

Total Days Participation ______________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ (**Last**) ______________ (**First**) **Age or Grade** ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will understand a pet deposit agreement.

Activities: What will be done, when, how much (time), by whom?

The student will understand that a pet deposit is required in most rental cases. There might be an additional cleaning/security deposit for a pet and/or additional rent per pet. The tenant must sign an agreement to pay additional money for having a pet.

The teacher might show the student a copy of a pet agreement.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will explain a pet agreement with 100% accuracy in a written paragraph.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________ (**Signature**) ______________ (**Title**)

Form OF 2

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age __________
Last First or
Grade __________

Content Area Personal Finance Skills List No. ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will understand the "move-in" fees for a rental.

Activities: What will be done, when, how much (time), by whom?

The student will be told that in order to move into an apartment, certain deposits and fees must be paid.

A cleaning deposit is required to ensure that the rental is left clean when vacated. The cost of additional cleaning will be taken out of the deposit.

A security deposit means that if any damage occurs, the cost of repair will be taken out of the deposit.

A key deposit is required to ensure that no keys are lost.

Sometimes, the first and last month's rent must be paid before a tenant can move into a rental.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain the different types of fees which must be paid before moving in, with 100% accuracy.

Total Days Participation ____________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____
Signature Title

Form Of 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be familiar with the small claims court.

Activities: What will be done, when, how much (time), by whom?

The student will be given the following information:

1. The small claims court settles disputes legally without the use of lawyers and juries. Only a judge is present. A regular court may have lawyers, juries and a judge.
2. Each side presents his case.
3. Disputes are handled under seven hundred dollars.
4. If the defendent does not show up, the person filing the claim (plaintiff) wins.
5. It is cheaper and takes less time to go to small claims court, rather than through a regular court.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will compare a small claims court with a regular court on a written test, with 100% accuracy.

Total Days Participation ____________ out of a possible ________________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ **to** __________

Student Name ______________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** __________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to define economics.

Activities: **What will be done, when, how much (time), by whom?**

The student can look up the word "economics" in the dictionary or in other sources.

The teacher may also define economics. Economics is a study of the unlimited wants and scarce resources and how a country produces, distributes and consumes goods and services. Unemployment, inflation, business, labor, etc., as well as government spending, are all concerns of economics.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to define economics with 100% accuracy.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: Yes __________ **No** __________ **Date** __________

Teacher: ________________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ____________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will understand the following economic vocabulary.

Activities: What will be done, when, how much (time), by whom?

The student will be able to spell, define, and use the following words in a sentence: (use a personal finance text or dictionary)

capital
cost of living
economic system
fringe benefits
market economy
supply and demand
capitalism
corporation
economic growth
free enterprise system
goods and services
private enterprise
productivity

profit
standard of living
competition
franchise
private ownership
public ownership
net earnings
production costs
quality control
consumer price index
cost-push inflation
demand-pull inflation

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will spell, define and use the economic vocabulary in a sentence with 100% accuracy.

Total Days Participation ______________ out of a possible ____________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age ____________
Last First or
Grade __________

Content Area Personal Finance Skills List No. ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to name and define scarce resources.

Activities: What will be done, when, how much (time), by whom?

The student will be told that scarce resources are: land, labor, capital and management.

Land Resources - all things in nature

Labor Resources - man's total productive skills

Capital Resources - factories, equipment, etc., to produce goods

Management Resources - knowledge to make decisions

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name and define the four scarce resources with 100% accuracy.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ____________ No _____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________ ______________ **Age** ______
Last First or
Grade ______

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will understand that economics deals with the allocation of limited resources and unlimited wants.

Activities: What will be done, when, how much (time), by whom?

The student will write a list of items which can be obtained without cost. The outcome should be that nothing is free.

The teacher should explain that we have limited resources (can't have everything we want due to lack of funds, etc.) and unlimited wants. Our country has the same situation: limited resources - oil, for example - ways to use it, unlimited wants.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain with 100% accuracy, the concept of limited resources and unlimited wants.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________________________ **Age** ______________
Last First **or**
Grade ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will understand the concepts of supply and demand.

Activities: What will be done, when, how much (time), by whom?

The teacher will ask the student: When there are a lot of Nike tennis shoes in a store (or candy bars, etc.) and the store owner can't sell any of them, what happens to the price? (The price goes down.) When there are not very many Nike shoes and everyone wants them, what happens to the price? (The prices go up.)

When there is a large supply, and the demand for the item is low, the price is low. When there is a small supply, the demand is high, and so is the price.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain the concepts of supply and demand with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________ Age ______
Last First or
Grade ______

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the concepts of "opportunity cost" and "scarce resources".

Activities: What will be done, when, how much (time), by whom?

The teacher will inform the student that opportunity cost means that one must make choices throughout life because one can't have everything. We all have limited or scarce resources (not enough money to buy everything we would like to have). We have to choose what we want to have the most. In other words, we must give up the opportunity to buy one item, in order to buy something else. Example: You would like to buy a new blouse. You would also like to buy the newest record album. You only have enough money to buy one. When you buy the blouse, you give up the opportunity to buy the album. This is true in terms of time also. You want to go to a party, but you also have a term paper to write. You have limited time and can't do both. You must make a decision based on how important each one is to you.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write five examples of opportunity cost and scarce resources in his life, with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________________________
Signature Title

Form OP 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the three questions which all economies must answer.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information:

All people must be concerned with unlimited wants and scarce resources. Everyone must make choices.

The questions an economy must answer also depend upon unlimited wants and scarce resources. A country must answer:

How to produce?
What to produce?
For whom to produce or reward?

The way a country answers these questions depends on what type of economic system it has.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to tell the three questions which must be answered by all countries with 100% accuracy.

Total Days Participation ______________ **out of a possible** ____________________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ________________

Student Name ____ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to define capitalism.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform that capitalism, or a free enterprise system, is basically the economic system of the United States. Private property is allowed and there is little government intervention, as compared to most other countries. The capitalistic system allows for a profit for the individual or company and not for the good of the State.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define capitalism with 100% accuracy.

Total Days Participation ____________ **out of a possible** __________________

Criterion Attained: Yes ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ to __________

Student Name ______________________________ **Age or Grade** __________
Last First

Content Area Personal Finance **Skills List No.** __________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to define socialism.

Activities: What will be done, when, how much (time), by whom?

The student may research what socialism is, or the teacher may give some information. Examples:

Socialism is an economy in which the government plans and controls what should be produced, how much and for whom.

The student might compare socialism to a free enterprise system. The teacher might point out that the United States has a free enterprise system, which leans towards socialism.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define socialism with 100% accuracy.

Total Days Participation __________ out of a possible __________

Criterion Attained: Yes __________ **No** __________ **Date** __________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Last** **First** **Age** ____ **or** **Grade** ____

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to define communism.

Activities: What will be done, when, how much (time), by whom?

The student will do some research on communism, or the teacher may give a definition. Example:

Communism is when the country controls all and there is no freedom. The government decides what it produces, and all is produced for the good of the State. There is only one political party.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will define communism with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ________ **No** ________ **Date** ________

Teacher: ____________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ________

For Dates ____________ to ____________

Student Name ______________________________ **Age** ________
Last First or
Grade ________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will define a Traditional Economy.

Activities: What will be done, when, how much (time), by whom?

The teacher will explain a Traditional Economy. Example:

A Traditional Economy is an economy which is based upon customs and habit. What was done in the past, is still done because it is tradition. Examples of this might include primitive areas in Africa, etc.

The student may do some research on a Traditional Economy.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define Traditional Economy with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ________ No ________ Date ________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ to __________

Student Name ______________________ **Age** ________
Last First **or**
Grade ________

Content Area Personal Finance **Skills List No.** __________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will write a paper comparing Capitalism, Socialism, Communism and the Traditional Economy.

Activities: What will be done, when, how much (time), by whom?

The student will write a one-page paper comparing Capitalism, Socialism, Communism, and the Traditional Economy.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Completion of the paper will be evidence of goal achievement.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: Yes __________ **No** __________ **Date** __________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last **First** **or**
Grade ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will define a Mixed Economy.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform the student that there is no "pure" economy. All of the economics are mixed. They all contain aspects of more than one economy. The United States leans towards Socialism, but is a Capitalistic Economy.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will define a Mixed Economy with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ____________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will write a report about Adam Smith.

Activities: What will be done, when, how much (time), by whom?

The student will write a one-page report about Adam Smith, who was the father of classical economic thought. He believed the government should not interfere with business and that competition between businesses would regulate prices. He believed in a pure capitalistic system.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

Completion of the report will be evidence of goal achievement.

Total Days Participation ______________ out of a possible ____________________

Criterion Attained: Yes ____________ No ______________ Date ________________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______________
Last **First** **or**
Grade ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to define circular flow.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform:

Circular flow is one continuous flow from production to consumption and from consumer to producer.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define circular flow with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ____________
Last First or
Grade ____________

Content Area Personal Finance **Skills List No.** ____________________

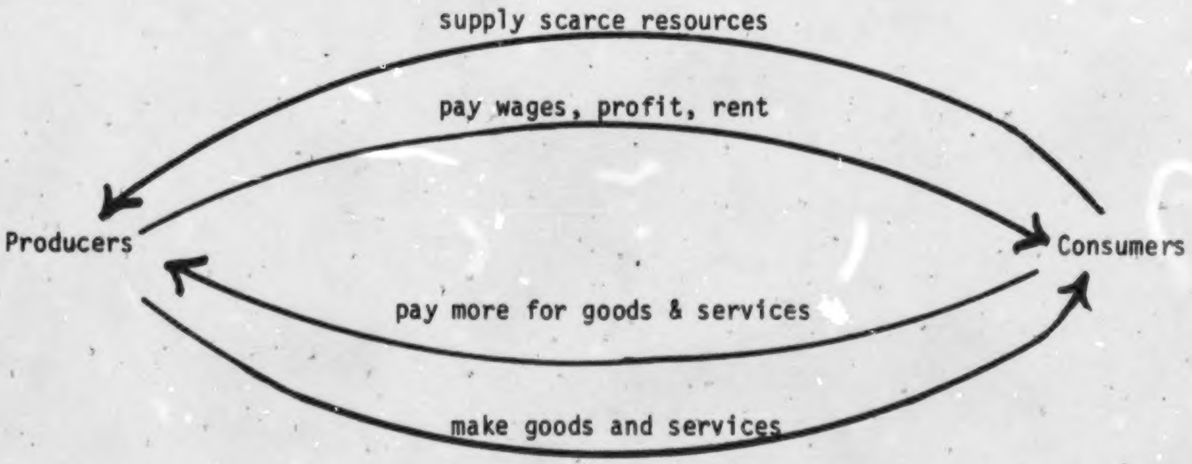
Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to draw the circular flow illustration.

Activities: What will be done, when, how much (time), by whom?

The student will be given the following:

CIRCULAR FLOW



Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to draw the curcular flow diagram with 100% accuracy.

Total Days Participation ______________ out of a possible __________________

Criterion Attained: Yes ____________ No ______________ Date ________________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ________________

Student Name ____ **Age** ____________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ______________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to explain the circular flow diagram.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform:

Consumers provide scarce resources (land, labor, management, capital).

Rewards for use of scarce resources are paid in the form of rent, salary, profit and interest.

Examples:

Rent is paid in order to use land
Salary is paid for labor
Profit is paid for management
Interest is paid for using capital

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain the circular flow diagram with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: Yes ___________ **No** ____________ **Date** ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ to __________

Student Name ______________________________ **Age** __________
Last First
or
Grade __________

Content Area Personal Finance **Skills List No.** __________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will define the Gross National Product (GNP).

Activities: What will be done, when, how much (time), by whom?

The teacher will inform:

the Gross National Product is the money value of all goods and services which are produced in a country in any specified year.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define the Gross National Product with 100% accuracy.

Total Days Participation __________ out of a possible __________

Criterion Attained: Yes __________ No __________ Date __________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age ___________
Last First
or
Grade ___________

Content Area Personal Finance Skills List No. ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to define inflation.

Activities: What will be done, when, how much (time), by whom?

The student will be informed:

Inflation is when prices rise so quickly and steadily that the dollar can't buy as much.

In other words, prices go up, the dollar value goes down, salaries and wages go up, there are not enough goods to buy and there is too much money circulating.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define inflation with 100% accuracy.

Total Days Participation ____________ out of a possible ____________________

Criterion Attained: Yes ____________ No ______________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ to __________

Student Name ______________________________ **Age** ______
Last **First** **or** **Grade** ______

Content Area Personal Finance **Skills List No.** __________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to define Demand-Pull Inflation.

Activities: What will be done, when, how much (time), by whom?

The student will be informed:

During this time, people can save money easily or get credit. There is too much money circulating. Consumers are demanding more goods than the industry can produce. Therefore, the supply is not enough to meet the demands of the consumers, so the price rises.

Summary: Money and credit are easy to get, the demand for goods increases, the producers can't produce enough and the prices rise.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define Demand-Pull Inflation with 100% accuracy.

Total Days Participation __________ out of a possible __________

Criterion Attained: **Yes** __________ **No** __________ **Date** __________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** ____________

For Dates _____________ to ________________

Student Name ____ **Age** __________

Last **First** **or**

Grade _________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will define Cost-Push Inflation.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform the student of the following:

Cost-Push Inflation is when wages and salaries are increasing, the amount of goods produced is the same, it costs more to produce goods, so prices must rise to cover the added expenses.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define Cost-Push Inflation with 100% accuracy.

Total Days Participation _____________ out of a possible _________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____

Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ________________

Student Name ____ Age ____________
Last First
or
Grade ____________

Content Area Personal Finance Skills List No. ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to tell what the government should do during inflation and during a recession.

Activities: What will be done, when, how much (time), by whom?

The teacher will give the following information:

During inflation, the government should decrease government spending (decrease service to public - welfare, etc.). Raise taxes, freeze prices, lower interest rates.

During recession, the government should increase government spending, lower taxes, lift price freezes, lift wage freezes, lower interest rates.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to tell what the government should do to stop inflation and recession with 100% accuracy.

Total Days Participation ______________ out of a possible ____________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________ (Last) ______________ (First) **Age** ______ or **Grade** ______

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to define recession.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that recession is when spending slows down, fewer goods are being produced and more people are out of work.

In other words, incomes are reduced, credit is tighter, people have less money to buy needed items, there is more unemployment, lower interest rates and low prices.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define recession with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ______________ No ______________ Date ______________

Teacher: ______________ (Signature) ______________ (Title)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ District: ______________________ Area ____________

For Dates ______________ to ______________

Student Name ____ Age ____________
Last First or
Grade ____________

Content Area Personal Finance Skills List No. ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will determine what would be an ideal economy.

Activities: What will be done, when, how much (time), by whom?

Given a magical island, with hills, mountains, lakes and forests, the student will set up the island with an ideal way for the people to make a living. He will determine the economic system which would be ideal. If desired, he may also decide what kind of government, climate, educational system, etc., should exist. The main emphasis should be on the type of economic system.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to decide what an ideal economic system is with 100% accuracy.

Total Days Participation ______________ out of a possible ______________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____
Signature Title

Form OF 2

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ________________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will understand the difference between the words fee and deposit.

Activities: What will be done, when, how much (time), by whom?

The student will be informed of the following:

A fee is not refundable.

A deposit is refundable.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to distinguish between the words fee and deposit.

Total Days Participation ____________ **out of a possible** __________________

Criterion Attained: Yes ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______ **District:** ______ **Area** ______

For Dates ______ **to** ______

Student Name ______ **Age**
Last **First** **or**
Grade ______

Content Area Personal Finance **Skills List No.** ______

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will understand what the landlord must do in order to have a rent increase.

Activities: What will be done, when, how much (time), by whom?

The student will be told that property taxes can cause the landlord to raise the rent. If this is the case, the tenant must be notified in writing 30 days prior to when the rent must be increased.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain rent increase and landlord responsibilites with 100% accuracy.

Total Days Participation ______ **out of a possible** ______

Criterion Attained: Yes ______ No ______ Date ______

Teacher: ______
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ (**Last**) ____________ (**First**) **Age or Grade** ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn rights of the tenant if deposits aren't rightfully refunded.

Activities: **What will be done, when, how much (time), by whom?**

The student will be told that if the landlord withholds a deposit after 30 days, the tenant can go to Small Claims Court to collect double the amount owed.

There is no required length of time for a tenant to reside in order to have a deposit returned.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the rights of a tenant if a deposit is not returned with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ____________ (**Signature**) ____________ (**Title**)

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ to ____________

Student Name ______________________________ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn landlord responsibility to the tenant.

Activities: What will be done, when, how much (time), by whom?

The student will be told that according to the Landlord Tenant Act, the landlord must provide a premise which is fit, clean, safe and in good repair.

If there is a problem:

The tenant can give 30 days notice unless the landlord resolves the problem. If the condition is important, then the landlord must alleviate the situation within seven days.

If the landlord refuses to correct a situation, the tenant must give written notice, get the item repaired and deduct it from the rent. Or, the tenant can go to Small Claims Court.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will explain the landlord responsibilities to the tenant with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ________ **No** ________ **Date** ________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ to ____________

Student Name ______________________________ **Age or Grade** ____________
Last **First**

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will explain the responsibilities of the tenant to the landlord, according to the Landlord/Tenant Act.

Activities: What will be done, when, how much (time), by whom?

The student will be informed that the tenant must:

Pay the rent in full when it is due

Use the dwelling appropriately

Take reasonable care of appliances and plumbing

Not damage dwelling

Be a good neighbor

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the tenant responsibilites to the landlord with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Last** **First** **Age** ____________ **or Grade** ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will find an apartment and write a report about it.

Activities: What will be done, when, how much (time), by whom?

The student will find an ad in the paper for an apartment or through another method. The student will check out the apartment, looking at it critically, as if looking for a place to live.

Features to check are:

Interior, plumbing, cleanliness, ventilation, services - garbage, etc., exterior, construction, security, safety, location, recreation, deposits, fees, rent.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will look at an apartment and write a one-page report on how it was found and the features. Completion will be evidence of objective reached.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________ **Signature** **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ **District:** ____________________ **Area** ____________

For Dates ______________ **to** ________________

Student Name ________________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** ________________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will look at model homes in order to find a home to buy.

Activities: **What will be done, when, how much (time), by whom?**

The student will go to look at some model homes. Information should be gathered, such as square feet, price, number and types of rooms, special features, location, price, terms, etc.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will look at a house of his choice, in order to write a one-page report about it and the features. Completion will indicate objective was completed.

Total Days Participation ______________ **out of a possible** __________________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** __________

For Dates ______________ **to** ________________

Student Name ____ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know points to consider when deciding to buy a car.

Activities: What will be done, when, how much (time), by whom?

The student will consider the following:

Is my income steady?

What is the smallest income I can count on each month?

Do I have money for emergencies?

Do I have enough money to make car payments?

How much will car insurance cost?

How much will gas and upkeep cost?

Will I want my car when the loan is paid?

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to list points to consider before car buying with 100% accuracy.

Total Days Participation ______________ **out of a possible** ____________________

Criterion Attained: Yes ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ______________________________ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** ____________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know steps in buying a new car through discussion.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed of the following:

1. Set maximum price to pay.
2. Know in detail what kind of car you want (make, size, body, engine, transmission, options).
3. Purpose of car -
    a. transportation only
    b. economy
    c. to impress people
    d. second car
    e. for trips
    f. only car
4. Look up in Consumer Reports published in April.
5. Decide how long to keep the car.
6. Decide extras - radio, white walls, automatic, cruise control, vinyl roof, etc.
7. Consider gas mileage
8. Comparison shop.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to list the steps in car buying with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: __________ **District:** __________ **Area** __________

For Dates __________ **to** __________

Student Name __________ **Last** __________ **First** **Age** __________ **or Grade** __________

Content Area Personal Finance **Skills List No.** __________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will list advantages of buying a new car.

Activities: What will be done, when, how much (time), by whom?

The student will list (with the teacher's help) advantages of a new car. Examples:

1. Lower repair expenses
2. 15,000 - 30,000 trouble free driving
3. Warranty - 1 year or 12,000 miles
4. Safety features
5. Accessories chosen to suit buyer
6. Better finance terms
7. Prestige
8. Higher trade-in value.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the advantages of buying a new car with 100% accuracy.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: Yes __________ **No** __________ **Date** __________

Teacher: __________ **Signature** **Title**

Form OF 3

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ to ____________

Student Name ____________ **Age** ____________
Last First or
Grade ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the disadvantages of a new car.

Activities: What will be done, when, how much (time), by whom?

The student will list (with the teacher's help) disadvantages of a new car.
Examples:

1. High initial investment
2. May get lemon with bugs
3. Faster depreciation
4. Higher insurance.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the disadvantages of a new car with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ **Age** ______
Last **First** **or**
Grade ______

Content Area Personal Finance **Skills List No.** ______________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn how to buy a used car.

Activities: **What will be done, when, how much (time), by whom?**

The student will write a list (with teacher's help) on how to buy a used car. More used cars are sold per year than new cars. How to buy:

1. Look for accident signs.
2. High mileage
3. Worn foot pedals, brand new pedals, worn tires, sagging seat
4. Tires worn evenly
5. Noise in wheel (bearing and ball joint)
6. Car bounces (shock absorbers)
7. Look at engine, heavy oil, hard to start, etc.
8. Car interior
9. Road test.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will list the items to look for when buying a used car with 80% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________________________ **Age** ______________
Last First **or Grade** ______________

Content Area Personal Finances **Skills List No.** ______________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know advantages of a used car.

Activities: **What will be done, when, how much (time), by whom?**

The student will list (with the teacher's help) advantages of buying a used car.
Examples:

1. Period of highest depreciation has passed
2. Insurance and license rates are lower
3. Less capital needed
4. Each dollar buys more car in terms of size, luxuries and accessories, than it does to buy a new car
5. No new car bugs.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to list advantages of buying a used car with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________ **Age** ______________
Last First or
Grade ______________

Content Area Personal Finances **Skills List No.** ______________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will know the disadvantages of a used car.

Activities: **What will be done, when, how much (time), by whom?**

The student will list (with the teacher's help) the disadvantages of buying a used car. Examples:

1. May be hidden defects
2. May be wrong mileage
3. Shorter warranty
4. Higher maintenance and repair
5. Fewer choices of equipment.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will list disadvantages of buying a used car with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ to ____________

Student Name ____________ Last ____________ First ____________ **Age** ____________ or **Grade** ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn where to finance a car when purchasing.

Activities: What will be done, when, how much (time), by whom?

The student will be informed:

Places to finance cars -

Credit Unions	-	lowest rate of the three
Bank	-	higher rate than credit union and savings & loan
Savings & Loan	-	little higher than credit union
_____		
Finance Company	-	high interest
Car Lot	-	high interest

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will list where to finance a car when purchasing with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** __________________

Student Name ____ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will test drive a used car.

Activities: What will be done, when, how much (time), by whom?

The student will test drive a used car to check on the road performance. Test the following:

Transmission
Wheel track
Steering
Brakes
Chassis - driving over a rough road
Overheating
Rear axle and drive shaft
Excessive oil burning

(Be sure and take an adult.)

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write a report on the road test. Completion will indicate goal is completed.

Total Days Participation ______________ **out of a possible** ____________________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ________________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will go to a new car lot and a used car lot.

Activities: What will be done, when, how much (time), by whom?

The student will visit a new car lot and price a car of his choice. He will then go and choose a similar car at a used car lot. He will compare the features, prices, etc.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write a paper comparing a new and used car. Completion will be evidence of goal achievement.

Total Days Participation ______________ **out of a possible** ____________________

Criterion Attained: Yes ____________ **No** ______________ **Date** ________________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________ **Age** ______________
Last First or
Grade ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will compare loan terms and interest rates.

Activities: What will be done, when, how much (time), by whom?

The student will call two loan institutions and inquire about loan terms for a new car and a used car.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will write a report comparing interest rates for a new and used car. Completion will be evidence of goal completion.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: Yes ______________ **No** ______________ **Date** ______________

Teacher: ______________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ District: ____________ Area ____________

For Dates ____________ to ____________

Student Name ____________ Age ____________
Last First or
Grade ____________

Content Area Personal Finance Skills List No. ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the following savings and investment vocabulary terms.

Activities: What will be done, when, how much (time), by whom?

The student will be able to spell, define, and use the following words in a sentence: (Use a dictionary or personal finance text)

Saving
Earnings
Interest Rate
Compound Interest
Type of Savings
Long Term Investment
Short Term Investment
Get Rich Quick Schemes
Investing
Certificate of Deposit
Principal
Tax Sheltered Annuities
Price
Rate of Return

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to spell, define, and use the savings and investment vocabulary in a sentence with 100% accuracy.

Total Days Participation ____________ out of a possible ____________

Criterion Attained: Yes ____________ No ____________ Date ____________

Teacher: ____________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ________________

Student Name ____ **Age** ____________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will compare saving as opposed to investing.

Activities: **What will be done, when, how much (time), by whom?**

Student will be told:

Saving money has no or little risk involved. Banks are insured. The return is small.

Investing includes a risk factor for there is no guarantee money will increase. The return can be large.

Example:

If you buy stock at $25.00 a share, you may wish to sell it for $30.00 a share. Stock prices go up and down and you may lose your initial investment.

Remember, the bigger the risk, the greater the gain.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will compare saving and investing by using the degree of risk with 100% accuracy.

Total Days Participation ______________ **out of a possible** __________________

Criterion Attained: **Yes** ____________ **No** ______________ **Date** ________________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________________________ **Age** ______________
Last First **or**
Grade ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will compare the various institutions where consumers can save money.

Activities: **What will be done, when, how much (time), by whom?**

The student is given the following:

Full Service Bank. It is insured, it is safe, and money can be taken out of the bank upon request. A moderate interest rate is paid.

Savings and Loan Associations. They are insured, and are relatively safe. (However, a few Savings & Loans are in financial trouble.) Money can be withdrawn upon demand. A Savings & Loan will pay a slightly higher interest rate than a full service bank.

Credit Union. The consumer must be a member of the Credit Union. It is insured and it is safe. The interest rate is higher than a bank or a savings and loan. Money can usually be withdrawn upon request.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the three saving institutions and their characteristics on a written test with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ______________________________ **Age** ________
Last First or Grade ________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn three important investment concepts.

Activities: What will be done, when, how much (time), by whom?

The student will define liquidity - how soon can money be converted to cash? Savings have a high degree of liquidity. With investments, a buyer may not be available.

Gain - possibility of gain increases as risk factor increases.

Purchasing Power - ability of dollar to buy a certain amount of goods and services. Due to inflation, the amount your dollar buys will decrease.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define the three important investment concepts with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: **Yes** ____________ **No** ____________ **Date** ____________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________ **District:** ____________ **Area** ____________

For Dates ____________ **to** ____________

Student Name ____________ **Age** ____________
Last First or
Grade ____________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the terms high, low and closing when investing in stocks.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform:

High is the highest price paid for a stock each day.

Low is the lowest price paid for a stock each day.

Closing is the final price paid for a stock that day and the beginning price for the following day.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will know the terms and definitions with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ____________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ____________________ District: ____________________ Area ____________

For Dates ____________ to ______________

Student Name ____ Age ____________
Last First or
Grade __________

Content Area Personal Finance Skills List No. ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to read the stock market section of the newspaper.

Activities: What will be done, when, how much (time), by whom?

The teacher will instruct the student how to read the stock market section according to the direction on the attached sheet.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to read the stock market with 100% accuracy.

Total Days Participation ____________ out of a possible ________________

Criterion Attained: Yes ____________ No ____________ Date ______________

Teacher: ____
Signature Title

Personal Finance
Stock Market
Attachment

The first two columns (headed 1977 High and Low) show the highest price and lowest price at which the stock was sold during 1977.

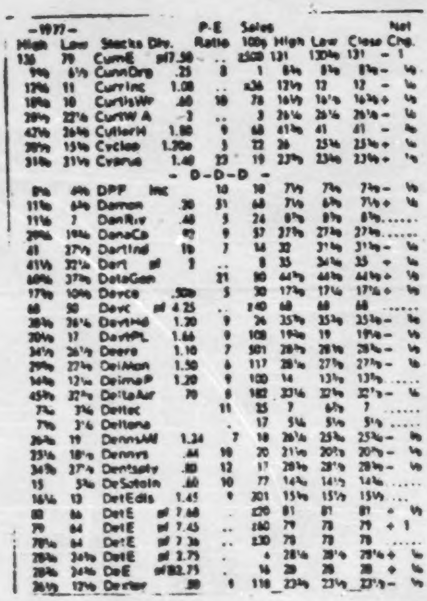
The third column (headed Stocks Div.) gives the name of the stock and information about dividends.

The fourth column (headed P-E Ratio) indicates the price-earnings ratio of the stock. This is the price of the stock divided by the stock's current earnings per share. An easy way to translate the P-E is to say that the price of the stock is (some multiple) times greater than what it is currently earning.

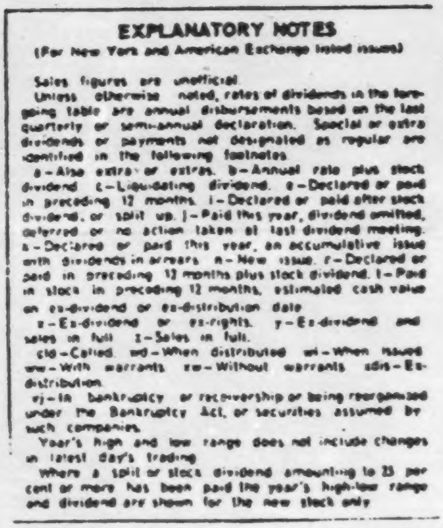
The fifth column (headed Sales 100s) gives the sales in units of 100. For instance, on the day this report was published there were 18,200 shares (182 units) of Delta Airlines stock sold.

The next three columns (headed High, Low, and Close) indicate the highest price paid during the day, the lowest price of the day, and the price at which the closing sale was made that day.

The last column (headed Net Chg.) shows the net change in price between the closing sale of the current day and the closing sale of the preceding day.



-1977- High	Low	Stocks Div.	P-E Ratio	Sales 100s	High	Low	Close	Net Chg.
126	79	CumE pf7.50	..	z500	131	130½	131	− 1
9⅞	6½	CunnDrg .25	8	1	8⅜	8⅜	8⅜	− ⅛
17⅝	11	Currinc 1.08	..	z36	12½	12	12	− ⅛
18⅝	10	CurtisWr .60	10	78	16½	16⅛	16⅜	+ ½
29½	22⅛	CurtW A 2	..	3	26⅛	26⅛	26⅛	− ⅛
42⅞	26⅝	CutlerH 1.80	9	68	41⅝	41	41	− ⅝
30½	15⅝	Cyclop 1.20e	3	22	26	25⅝	25⅝	+ ⅛
31⅝	21½	Cyprus 1.40	23	19	23⅞	23⅜	23⅜	+ ⅛
		- D-D-D -						
8⅝	6⅝	DPF Inc	10	10	7½	7⅜	7⅜	− ⅛
11⅛	6⅝	Damon .20	31	68	7⅛	6⅞	7⅛	+ ⅛
11⅛	7	DanRiv .40	5	24	8⅞	8⅞	8⅞	......
29⅝	19⅝	DanaCp .92	9	57	27⅞	27⅝	27⅝	......
41	27½	DartInd 1b	7	14	32	31⅞	31⅞	− ⅛
41½	32⅛	Dart pf 2	..	8	35	34⅝	35	+ ⅛
60⅝	37⅝	DataGen	21	90	44⅞	44⅜	44⅞	+ ½
17⅞	10⅝	Dayco .50b	5	30	17⅜	17⅛	17⅛	+ ⅛
68	50	Dayc pf 4.25	..	z40	68	68	68	......
38⅞	26⅛	DaytHd 1.20	9	26	35⅞	35⅜	35⅜	− ⅛
20⅛	17	DaytPL 1.66	9	108	19⅝	19	19⅛	− ⅛
34½	26½	Deere 1.10	7	301	28⅞	28⅛	28⅛	− ½
29⅝	27⅝	DelMon 1.50	6	117	28⅛	27½	27½	− ⅛
16⅝	12⅛	DelmaP 1.20	9	100	14	13½	13½	......
45⅞	32⅞	DeltaAir .70	8	182	33⅛	32⅝	32⅞	− ⅛
7⅜	3⅝	Deltec	11	25	7	6½	7	......
7⅝	3⅛	Deltona	.	17	5⅛	5⅛	5⅛	......
26⅝	19	DennsMf 1.24	7	18	26⅛	25⅝	25⅝	− ⅝
23⅛	18⅛	Dennys .44	10	70	21⅛	20½	20½	− ½
34⅞	27⅛	Dentsply .80	12	17	28⅞	28⅛	28⅜	− ½
15	5⅝	DeSoto .60	10	77	14⅝	14½	14⅝	......
16⅝	13	DetEdis 1.45	9	201	15⅝	15½	15½	...
82	66	DetE pf 7.68	.	z20	81	81	81	+ ½
79	64	DetE pf 7.45	..	z60	79	78	79	+ 1
78⅛	64	DetE pf 7.36	..	z30	78	78	78	......
28⅝	24⅝	DetE pf 2.75	.	4	28⅛	28⅛	28⅛	+ ⅛
28⅝	24⅝	DeE pf B2.75	.	16	28	28	28	+ ⅛
26½	17⅝	Dexter .80	9	118	23⅝	23⅛	23⅛	− ½



EXPLANATORY NOTES

(For New York and American Exchange listed issues)

Sales figures are unofficial.

Unless otherwise noted, rates of dividends in the foregoing table are annual disbursements based on the last quarterly or semi-annual declaration. Special or extra dividends or payments not designated as regular are identified in the following footnotes.

a—Also extra or extras. b—Annual rate plus stock dividend. c—Liquidating dividend. e—Declared or paid in preceding 12 months. i—Declared or paid after stock dividend, or split up. j—Paid this year, dividend omitted, deferred or no action taken at last dividend meeting. k—Declared or paid this year, an accumulative issue with dividends in arrears. n—New issue. r—Declared or paid in preceding 12 months plus stock dividend. t—Paid in stock in preceding 12 months, estimated cash value on ex-dividend or ex-distribution date.

x—Ex-dividend or ex-rights. y—Ex-dividend and sales in full. z—Sales in full.

cld—Called. wd—When distributed. wi—When issued. ww—With warrants. xw—Without warrants. xdis—Ex-distribution.

vj—In bankruptcy or receivership or being reorganized under the Bankruptcy Act, or securities assumed by such companies.

Year's high and low range does not include changes in latest day's trading.

Where a split or stock dividend amounting to 25 per cent or more has been paid the year's high-low range and dividend are shown for the new stock only.

BEST COPY AVAILABLE

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ to ______________

Student Name ______________________________ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** ______________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will name characteristics of the "ideal" investment.

Activities: What will be done, when, how much (time), by whom?

The student will be informed:

The ideal investments would be:

Completely safe from loss

Easy to convert to cash

Able to have a high return

Increasing in value as fast as inflation.

(There is no ideal investment.)

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to name the four characteristics of the "ideal" investment with 100% accuracy.

Total Days Participation __________ out of a possible __________

Criterion Attained: Yes __________ No __________ Date __________

Teacher: ______________________________
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ **to** ________________

Student Name ____ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn how to invest money in the stock market.

Activities: **What will be done, when, how much (time), by whom?**

The student will be told he has $5,000 to invest in three stocks of his choice. He must keep track of how much he paid as an initial investment and how much he gained or lost at the end of one week. He will have to check the newspapers daily. A summary explanation is due, as well as a chart showing growth or loss.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

Completion of the assignment will be evidence of goal achievement.

Total Days Participation ______________ **out of a possible** ____________________

Criterion Attained: **Yes** ____________ **No** ______________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will know the difference between an investment club and an investment company.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform:

Investment Club - small group of people invest money in stocks together. Members learn about stocks and invest between $10.00 - $50.00 a month in order to purchase stocks together.

Investment Company - sells shares to investors and uses money from all the sales to buy securities from other companies.

Either one is a good idea if a person knows little about stock transactions.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to tell the difference between Investment Clubs and Investment Companies with 100% accuracy.

Total Days Participation ____________ out of a possible ________________

Criterion Attained: Yes ___________ No ____________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** __________

For Dates ______________ **to** ________________

Student Name ____ **Age** ________
Last **First** **or**
Grade ________

Content Area Personal Finance **Skills List No.** ________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn about speculative investments.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform:

There are other types of investments besides stocks and bonds. Speculative investments are those in which you are speculating that the investment will increase in value.

Examples - gold, silver, coins, antiques, paintings.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to define and give examples of a speculative investment with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: **Yes** __________ **No** ____________ **Date** ____________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** ____________
Last **First** **or Grade** ____________

Content Area Personal Finance **Skills List No.** ____________________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will compare various ways of investing money.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed of the following:

U. S. Savings Bonds are insured, are safe and can be liquidated upon maturity or before. Interest will be lost if cashed in earlier. May not be worth investment price due to inflation.

Common Stock - low safety, can be sold when stock market is open. May sell for more or less than purchase price. There is no guarantee of dividend. Stock holders have voting privileges.

Preferred Stock - moderate safety, can be sold when stock market is open. A set dividend is guaranteed. Stock holders have no voting rights.

Money Markets - money is invested by an investment company to purchase stocks from well-known companies. The consumer is not a stock holder, but receives interest for investing money.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to compare different forms of investing money with 100% accuracy on a written test.

Total Days Participation ______________ **out of a possible** __________________

Criterion Attained: **Yes** ____________ **No** ______________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ____ **Age** __________
Last First **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be able to explain how a proprietorship, partnership and a corporation emerge.

Activities: What will be done, when, how much (time), by whom?

The teacher will inform:

Proprietorship - single owner - Bud's Hot Dog Stand. Must do all work himself, has no money for expansion.

Partnership - in order to expand, Bud gets a partner to buy into his business and invest in half of the value of the hot dog stand. Now the partnership can expand and build a small restaurant. A few employees can be hired, but there is no capital for expansion.

Corporation - in order to expand into a chain restaurant, more capital is needed. Bud and his partner estimate the value of their business and decide to sell shares to people for part of that value. The people will invest so much per share and will become stockholders in the company. Bud and his partner can now take the money to expand to a chain of restaurants.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be able to explain how a proprietorship becomes a partnership and then becomes a corporation with 100% accuracy.

Total Days Participation ______________ out of a possible ____________________

Criterion Attained: Yes ____________ No ______________ Date ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** ____________

For Dates ____________ to ______________

Student Name ____ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** ________________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will learn the steps involved when having a consumer complaint.

Activities: What will be done, when, how much (time), by whom?

The student will be informed of the following:

If a customer is dissatisfied with a product or service, the first step is to read all instructions to make certain the item is being operated correctly.

After making sure that the consumer is operating the item properly, the consumer should contact the store where the item was purchased. A contact in person is best, but a telephone call may be made. The salesperson should be approached first. If no satisfaction occurs, contact the store manager.

If the consumer is still not satisfied, write to the manufacturer.

Another recourse is the local Better Business Bureau.

The last resort is to contact the Major Appliance Consumer Action Panel,
20 N. Wacker Dr., Chicago, Illinois 60606.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will be given several situations and be able to decide which plan of action should be taken with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: Yes __________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________________________ **Age** ______________
Last **First** **or**
Grade ______________

Content Area Personal Finance **Skills List No.** ______________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will learn how to write a consumer complaint letter.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed of the following:

A consumer complaint letter should include:

Name, address, and phone number of consumer

Description of product (name, model, serial number)

Purchase Place

Purchase Date

Description of complaint and note steps taken to correct problem.

Send copies of receipts, contracts, etc. Keep originals and keep a copy of your letter.

Write another letter if an answer is not received within a few weeks.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will write a consumer complaint letter about a hypothetical product with 100% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ____________________ **Area** ___________

For Dates ______________ **to** ________________

Student Name ____ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** ____________________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will be able to identify forms of quackery.

Activities: **What will be done, when, how much (time), by whom?**

The student will be informed that many "phony" people exist who sell worthless or dangerous medicine, foods, or devices. These people are called "quacks." Types of quackery are:

1. Cosmetic - Beauty aids to help one achieve social acceptance, romance, job promotion, etc.
2. Health - "Wonder Drugs" to help avoid stress
   Cure-Alls - Cures for cancer, alcoholism, baldness, arthritis, excessive weight
   Mail Order Cures - Dentures, eyeglasses
   Mechanical Devices - Promote cures with mechanical devices.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the two types of quackery and give examples of each with 100% accuracy on a written quiz.

Total Days Participation ____________ **out of a possible** __________________

Criterion Attained: **Yes** ___________ **No** ____________ **Date** ______________

Teacher: ____
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates __________ **to** __________

Student Name ______________________________ **Age** __________
Last **First** **or**
Grade __________

Content Area Personal Finance **Skills List No.** __________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will be aware of deceptive practices and consumer fraud.

Activities: What will be done, when, how much (time), by whom?

The student will be informed of the following:

Bait and Switch - The store advertises an item at a low price. The customer goes to the store and the inexpensive item is not available. The low price is the "bait" to get you in the store and then the salesperson switches the customer to another item, which is more expensive.

Phony Repairs - Paying for repairs that were never performed

Mail Fraud - Unordered items arrive and the consumer is expected to pay for them

Personal Improvement - Self improvement schemes to make a person happier

Referral Schemes - The cost of an appliance will be reduced if names are provided to seller for future customers

High Pressure Sales - Seller frightens buyer into purchasing items

Foot-in-the-Door Techniques - Gaining entrance into a home by a phony pitch. After gaining entrance, the real purpose of the visit is discovered.

Deceptive Practices - Tricking someone into signing a contract by telling him it is something else.

Criterion: What specific evidence will we accept to indicate that the objective was attained?

The student will give examples of each type of consumer fraud with 100% accuracy.

Total Days Participation __________ **out of a possible** __________

Criterion Attained: Yes __________ **No** __________ **Date** __________

Teacher: ______________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** __________

For Dates ____________ **to** ____________

Student Name ______________________________ **Age** ________
Last **First** **or Grade** ________

Content Area Personal Finance **Skills List No.** ____________

Objective: What are we trying to accomplish for this student in this content area, in this short period of time?

The student will become familiar with government agencies and their functions.

Activities: What will be done, when, how much (time), by whom?

The student will be informed of the following:

The U. S. Postal Service - Helps consumers in handling deceptive practices that are going on through the mail

Dept. of Labor - Regulates working conditions and wages, labor-management relationships

Food & Drug Administration (FDA) - Enforces purity, quality, and labeling of food, drugs and cosmetics

U. S. Dept. of Agriculture - Grades meat, poultry, canned fruits, vegetables, and dairy products

Federal Communications Commission - Enforces proper standards on radio and T. V. stations

Criterion: What specific evidence will we accept to indicate that the objective was attained?

On a matching test, the student will be able to match up the functions of the agency with the proper agency. This will be done with 100% accuracy.

Total Days Participation ____________ **out of a possible** ____________

Criterion Attained: Yes ____________ **No** ____________ **Date** ____________

Teacher: ______________________________________
Signature **Title**

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________________ **District:** ______________________ **Area** ____________

For Dates ______________ to ________________

Student Name ______________________________________ **Age** __________
Last First or
Grade __________

Content Area Personal Finance **Skills List No.** ________________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will become familiar with the Federal Trade Commission.

Activities: **What will be done, when, how much (time), by whom?**

The student will be given the following information:

Federal Trade Commission - Protects consumer from incompetent businessmen. There are two parts: Bureau of Competition (against business monopolies), and Bureau of Consumer Protection. The Bureau of Consumer Protection is concerned with:

1. Quality of merchandise
2. Geographic origin of merchandise
3. Usefulness of merchandise
4. Price of merchandise
5. False claims when endorsing merchandise

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to list the two parts of the Federal Trade Commission and the purposes of each with 100% accuracy.

Total Days Participation ____________ **out of a possible** ________________

Criterion Attained: **Yes** __________ **No** ____________ **Date** ______________

Teacher: ____
Signature Title

Form OF 8

Individual Student Short Term Plan/Record
Oregon Migrant Education Program - Title I-M - ESEA

School: ______________ **District:** ______________ **Area** ______________

For Dates ______________ **to** ______________

Student Name ______________ ______________ **Age** ______ **or Grade** ______
Last First

Content Area Personal Finance **Skills List No.** ______________

Objective: **What are we trying to accomplish for this student in this content area, in this short period of time?**

The student will become familiar with the Consumer Protection Act of 1971.

Activities: **What will be done, when, how much (time), by whom?**

The student will list (with the teacher's help) what the law covers:

1. Phony repairs
2. Merchandise not delivered
3. False advertising
4. Bait and Switch
5. Misrepresentation within a transaction
6. Selling used goods and claiming they are new
7. Referral schemes
8. Cancel door-to-door contract within three days
9. Right to consumer complaint process
10. Right to repossession of goods or sue for balance of money if less than $700.00, but may not do both.

Criterion: **What specific evidence will we accept to indicate that the objective was attained?**

The student will be able to name the parts of the Consumer Protection Act with 80% accuracy.

Total Days Participation ______________ **out of a possible** ______________

Criterion Attained: **Yes** ______________ **No** ______________ **Date** ______________

Teacher: ______________ ______________
Signature Title